INSURANCE.
The Cotton Association has not lagged behind.

The Bombay Chronicle

FOUNDED BY SIR PHEROZE SHAH M. MEHTA IN 1913. REGD. NO. B 165.

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INSURANCE
But Cotton Merchants can do a lot to help Indian Insurance Companies.

VOL. XVII NO. 297– BOMBAY, TUESDAY, DECEMBER 17, 1929. ONE ANNA

COAL BILL TO DECIDE GOVT.'S FATE.

Labour Prepared To Face General Election.

POLITICAL PERSECUTIONS IN INDIA.

Mr. Benn Will Make Important Pronouncement In Commons.

LONDON, Dec. 15.

The topic of discussion in Lobby circles is the fate of the Coal Bill. The Labour Government have clearly intimated that they would regard the defeat on the Bill as a major defeat calling for the resignation of the Government or a general election. As there is no scope for any alternative Government to Labour as the House of Commons is constituted today, any defeat on the Coal Bill would involve general elections. Neither the Conservatives nor the Liberals are prepared for an appeal to the country. In the circumstances it is regarded as certain that there would be no political crisis arising from the Coal Bill.

PERSECUTION IN INDIA.

Meanwhile political circles attach considerable importance to the discussion that is due to take place on the 18th instant on the motion which Mr. Brockway has tabled drawing attention to the political persecutions in India. It is reliably ascertained that Mr. Brockway's motion would be reached on Wednesday and that motion would be availed of for further pronouncements on the Indian question. Mr. Wedgwood Benn, it is reliably stated, would make the important speech on that day.

APPRECIATION OF DELHI MANIFESTO.

He would of course, deny the charge brought against the Indian Government by Mr. Brockway. But what is more Mr. Benn is also expected to make an important announcement which he would claim would show that the Government were taking steps to secure a calmer atmosphere for the Round Table Conference. In this connection Lobby circles also assert that Mr. Benn has been successful in persuading all sections of the Commons to agree unanimously to the resolution which will record the appreciation of the House at the friendly welcome offered to the Viceregal announcement by Indian leaders.—Free Press.

"WITHDRAW YOUR SIGNATURE"!

—:o:—

Mr. Jamnadas Mehta And Delhi Manifesto.

AHMEDABAD, Dec. 16.

At a meeting of the Subjects Committee of the Independence Conference held last night Mr Jamnadas Mehta, the President, was called upon to withdraw his signature to the Delhi Manifesto and to explain his position. He said that he would explain his position in the Conference. A resolution was then moved to adjourn the meeting of the Subjects Committee till the President had explained his position, but it was lost by a majority. A resolution, however, was passed, calling upon the President to withdraw his signature to the Delhi Manifesto. The open session of the Conference begins this morning.—A. P.

INDEPENDENCE CONFERENCE RESOLUTIONS.

—:o:—

AHMEDABAD, Dec. 16.

The Independence Conference has passed resolutions declaring complete independence as the immediate objective of India, regarding Dominion Status as consolidation with Imperialism with the aid of native capitalism, landlordism and feudalism and expressing the opinion that the acceptance of the Viceroy's offer by Indian politicians would be a surrender to Imperialism and treachery in the struggle for independence.

A resolution was first moved and then withdrawn advocating preparation for mass resistance on a country-wide scale, creation of a national militia by conscription of all students and other youths for two years, organisation of agriculturists to present a solid front to the Government as in Bardoli, and organisation of dock workers and other transport workers to stop the importation or transport of British goods and foreign cloth.

A point of order was raised whether such a resolution could be moved as it was opposed to the Congress creed. The President replied that members of the Independence League had to be members of the Congress, but this was a Conference of independence-wallas and it could pass any resolutions it liked.

BOYCOTT OF LEGISLATURES.

A resolution was passed calling upon all those who stood for complete independence to boycott the Legislatures completely. A resolution for the adjournment of the Conference was moved in order to call upon the President Mr. Jamnadas Mehta to resign from the Legislative Assembly or vacate the Chair. The President replied that he was a member of the Congress and would carry out the Congress programme. They might pass any resolution they liked. He would vacate the Chair if they did not want him. The resolution for the adjournment of the Conference was lost.

REPEAL OF ARMS ACT.

A resolution demanding the repeal of the Arms Act was lost on the ground that independence-wallah did not want to beg anything from the Government. Finally, a resolution was passed calling upon the President to withdraw his signature to the Delhi manifesto.—A. P.

"REGIME OF REPRESSION."

—:o:—

Labour Policy In India Condemned.

TRAFALGAR SQUARE DEMONSTRATION.

LONDON, Dec. 15.

The communist demonstration at Trafalgar Square has adopted a resolution condemning the "regime of repression and terrorism which is being enforced by the British Labour Government in India and attempts to crush the mass movement of the Indian working-class."—Reuter.

"RED" ARMY'S SUCCESS IN CHINA.

—:o:—

Nationalist Govt. Troops Driven Off.

CHANGFAH'S "IRON-SIDES" ROUTED.

LONDON, Dec. 16.

Hankow.—The Chinese "Red" forces raided Hayeh, 50 miles south-east of Hankow, on Friday and drove out the Government troops. The Soviet forces were most disciplined and there was no indiscriminate looting. They carried off, amongst others, Wesleyan Missioners, Sandy and Livesley, for whom large ransom is being demanded.—Reuter.

CANTONESE SUCCESS.

—:o:—

"Iron-Sides" Repulsed.

LONDON, Dec. 16.

Reports received by authoritative quarters in London show that situation in China has greatly improved. The Cantonese seem to have decisively defeated Changfah Kwais "ironsides" north of Canton and in Kwangsel. Changfah Kwais have also been repulsed in the west river section.

SITUATION QUIET.

The situation consequently is generally more quiet.

The situation in Hankow is undisturbed. The situation in Tsinanfu, Peking, Tientsin, Chinksang and Manchuria is normal.

The situation on Shanghai-Nanking front has been quiet except for minor trouble on the railway.

There was no serious fighting on Fukow front and troops are being sent back to Hankow.—Reuter.

ADMIRAL SIR HENRY JACKSON DEAD.

—:o:—

"Greatest Scientific Mind Of Modern Navy."

RUGBY, Dec. 15.

The King has sent the following message to the widow of Admiral of the Fleet Sir Henry Jackson who died yesterday, expressing his sympathy in her sad loss. His Majesty says:

"Sir Henry Jackson will be remembered not only for his distinguished services in the navy but also for his devotion to the cause of science and research as a member of the Royal Society."

In the press tributes to the dead Admiral he is described as having been the greatest scientific mind of the modern navy. He was made a fellow of the Royal Society which is an honour accorded to none but eminent scientists, for his researches in electrical physics. He was also a member of the Institute of Electrical Engineers and the Institution of Naval Architects and was honoured by many learned Societies. As a scientist his services to the Navy were invaluable. He was one of the pioneers of wireless telegraphy and was the first person in this country to apply the Hertzian waves to the transmission of telegraphic messages. This he did whilst he was on the staff of the warship "Vermon" which was the Portsmouth torpedo school many years ago.—B. O. W.

British Debt To America.

—:o:—

RUGBY, Dec. 15.

Payment of 93,795,000 dollars is being made to-day by the British Government to the United States Treasury of which sum the amount of 27,000,000 dollars is on account of the repayment of the principal, the balance being the interest. With this payment the total payments to the United States since the funding of the British debt amount to 1,124,970,000 dollars of which 174,000,000 dollars has been on account of the repayment of the principal. The amount outstanding has been reduced to 4,026 million dollars.—B. O. W.

MAHATMA-IRWIN PARLEYS.

—:o:—

Release Of Political Prisoners Must Be Insisted Upon.

LEADERS' VIEWS.

CALCUTTA, Dec. 16.

Asked by the Free Press about Mr. Keikar's telegram to Mahatma Gandhi and Pandit Motilal Nehru regarding the release of political prisoners in view of their expected interview with the Viceroy, Mr. J. M. Sen Gupta said: "Bengal will certainly ask for the release of all political prisoners irrespective of the question as to what kind of offence they are charged with. The only question is whether they were actuated by political motives. The actual means need not be submitted to-day to Mahatma Gandhi and Pandit Motilal. Their business is to come an agreement on the release on principle. The means could be suggested later."—Free Press.

Justice Party Welcomes Viceroy's Statement.

—:o:—

MADRAS, Dec. 16.

The Executive Committee of the South Indian Liberal Federation (Justice Party) has adopted a resolution welcoming the Viceroy's recent announcement and resolving to co-operate with the representatives of the Government and other parties to make the proposed Round Table Conference a success.—A. P.

FIJI LEGISLATIVE COUNCIL

—:o:—

No Nominations Election Of Indian Member.

LONDON, Dec. 16.

Suva.—No nominations have been received for the election of the Indian members to the Fiji Legislative Council to replace three Indian members who resigned in October. Apparently Indians intend to boycott the Council similarly as in Kenya.—Reuter.

EX-GRATIA AWARD.

—:o:—

A Colonial Office Announcement.

RUGBY, Dec. 15.

The Colonial Office announces that the ex-gratia awards in respect of the claims by British nationals belonging to the British colonies and protectorates on account of the loss or damage falling within the reparation clauses of the Treaty of Versailles are now being made. Attention is particularly directed to the fact that all claims not already lodged by the claimants either with the Government of the Colony of protectorate concerned or with the Under-Secretary for Colonies must be lodged by the 31st March 1931. The claims by the surviving dependants in respect of the loss of life of men serving in the armed forces of the Crown are ineligible to the rank for payment from the Reparations moneys.—B. O. W.

Warmest December Day.

—:o:—

RUGBY, Dec. 15.

The inland floods are everywhere subsiding though vast areas still remain under water. The Thames is falling steadily and the Thames Conservancy officials do not anticipate any serious danger when the spring tides begin to pile up to-morrow.

The summer temperatures in which a new record for December was set up prevailed over the greater part of the country yesterday. It was the warmest December day since the complete records began to be kept in 1871. The maximum temperature in London during the day was 59 degrees Fahrenheit.—B. O. W.

LAHORE CONGRESS.

—:o:—

A. I. C. C. Meets On Dec. 27.

NOTICE TO PROVINCIAL COMMITTEES.

ALLAHABAD, Dec. 16.

The All-India Congress Committee Office invites the attention of all Provincial Congress Committees to article 8 of the Constitution according to which Provincial Committees should send complete lists of delegates including original and subsitution lists to reach the A. I. C. C. Office, Allahabad, seven days before the open session of the Congress which commences on December 29 and no alterations in the lists shall be admitted within seven days of the Congress.

The meeting of the All-India Congress Committee has been fixed for December 27 at Lajpatrai Nagar, Lahore. The Committee after transacting the business on the agenda, will resolve itself into the Subjects Committee of the Congress.—A. P.

MADRAS CONGRESSMEN & VICEROY'S RECEPTION

—:o:—

Disciplinary Action Threatened.

MADRAS, Dec. 16.

The Tamil Nadu Provincial Congress Committee has authorised its Working Committee to take the necessary steps regarding the action of Messrs. Sami Venkatachellam Chetty and Govindaraja Mudaliar, and Dr. Mallaya, (who are Congress members of the Madras Legislative Council) who attended the public reception to H. E. the Viceroy at Egmore railway station—A. P.

Mr. Satyamurthi's Resolution For Lahore Congress.

—:o:—

MADRAS, Dec. 16.

Resolutions to the effect that the Congress should pledge itself to religious neutrality and non-interferernce in religious or quasi-religious matters the only exception to this being in cases where it has the consent of the vast majority of the people of the religious persuasion concerned to the course of action proposed, and demanding a full guarantee of religious, cultural and social freedom for the various communities will be moved by Mr. Satyamurthi at the Lahore Congress.

Mr. Satyamurthi will also move that participation by the Congress in the Round Table Conference, if decided upon, should be on condition that adequate representation is given to Indian States people at the Conference.—A. P.

CONGRESS EXHIBITION.

—:o:—

LAHORE, Dec. 16.

The Secretary of the Lahore Congress Exhibition Committee announces that the Congress Exhibition will be opened by Sir P. C. Ray at 4-30 p.m. on Friday, December, 20, at Lajpatrai Nagar on the Exhibition grounds. Sir P. C. Ray will reach Lahore on the 19th instant by the Calcutta mail at 3-45 a.m. The Exhibition Committee has arranged that admission to the Exhibition premises shall be by tickets at 3 annas per head on the opening day. From the second day, however, the entrance ticket will be only four annas per head. The Exhibition Committee intends admitting exhibitors up to the 25th.—A. P.

TARIFF BOARD.

—:o:—

BOMBAY, Dec. 16.

The Secretary to the Tariff Board has issued the following Press communique regarding the salt enquiry:—

The Tariff Board will hear the oral evidence of Messrs. Diwan Chand and Company, Delhi, at 11 a.m. on Tuesday, the 17th December, at the Board's office in the Sir Cowasjee Jehangir Building, Bombay.—A. P.

BANKRUPTCY BUDGET FOR BOMBAY?

No Adequate Funds For Discharging Govt.'s Responsibilities.

GOVERNOR ON PLIGHT OF COTTON INDUSTRY.

Speech At Associated Chambers Of Commerce.

His Excellency Sir Frederick Sykes, the Governor of Bombay, opened the eleventh annual general meeting of the Associated Chambers of Commerce of India and Ceylon held in the Town Hall on Monday morning. Delegates representing the Bengal, Calicut, Chitagong, Coconada, Coimbatore, Karachi, Madras, Punjab, Tuticorin and Upper India Chambers of Commerce attended the meeting.

Prominent Indian businessmen and industrialists were also invited, among those present being: Sir B. N. Mitra, Sir George Schuster, Sir George Rainy, members of the Government of India, Sir Purshottamdas Thakurdas, Sir Phiroze Sethna, Sir Ness Wadia Sir Gulamhussein Hidayatullah, Sir Leslie Hudson, Sir Reginald Spence, Sir Manmohandas Ramji, Sir S. B. Billimoria, Mr. S. N. Haji, Mr. Lalji Naranji, Mr. Walchand Hirachand, Mr. Husseinbhai Lalji, Mr. H. P. Mody and Mr. Fazul Ibrahim Rahimtoola.

GOVERNOR WELCOME.

Mr. G. L. Winterbotham, President of the meeting, in extending a cordial welcome to the Governor, guests and the delegates, said:—

It will be noted, Sir, that our agenda contains no reference to political and constitutional matters. This may seem strange at a time when we stand on the threshold of a new political era, but the Association is in the position of having made its contribution to the general problem and of awaiting the result. Some of us, no doubt, await the publication of the Simon Commission's report in that spirit of resolute resignation in which a former Secretary of State for India advised his noble colleagues in a matter wholly unconnected with India, to go into the lobby. Others, and I believe the majority of us, do so in the confident hope that many of the worst features of the situation in India to-day will disappear under a constitution which puts on the elected representatives of the people the responsibility for the good Government of the country.

AIR MAIL TO INDIA.

Mr. Winterbotham then referred to the inauguration of the London-India Air-Mail Service and expressed the desire to see internal services started to link up all parts of India with the London-India Mail and continuing he said:—

The year has been the passing of the Trade Disputes Act and the setting up of the Whitley Commission. It has also been marked by a further series of disastrous strikes, the effect of which it would be difficult to compute. The Trade Disputes Act provides the machinery for avoiding and settling strikes and one may be permitted to hope that other Governments will follow the example which Your Excellency's Government was quick to set in taking full advantage of the Act. If not to settle, then to determine the merits of disputes at an early stage.

WHITLEY'S HERCULEAN TASK.

To the Whitley Commission we extend our welcome and assure them of all the help which we are able to give in their truly herculean task. It is our hope that they will in due course make recommendations which will give to capital, a more contented and efficient Labour and to Labour a better standard of life and a greater appreciation of the fact that this can only be secured by the fruits of better and more efficient work. Is it too much to hope that labour organisations on their part will realise that they have everything to gain by co-operating with the Commission and will refuse to allow themselves to be used as tools in the hands of ignorant or illintentioned persons for political ends. The crying need is for the newly formed Trade Union movement in this country to grow steadily to healthy maturity under the wise leadership of sober and levelheaded trade unionists whose one aim will be to promote the common interests of masters and men. I do not despair of this result though the immediate outlook is far from bright.

I now ask Your Excellency to open the proceedings of this annual meeting.

GOVERNOR'S SPEECH.

—:o:—

In the course of his speech His Excellency said:—

The past year has not been a very happy one for Bombay. This Presidency has been the victim of calamities such as riots, strikes, floods, malaria and locusts. And while during the past year the general trade and economic condition of India as a whole has been improving, the serious plight of its cotton mill industry has immeasurably retarded the trade recovery of Bombay. And this is a matter which causes my Government persistent anxiety, as the prosperity of this industry affects not merely those directly dependent upon it, but in a greater or less degree all branches of commerce and industry in Western India, and its difficulties in recent months have been reflected in every branch of trade and finance in this City and throughout the Presidency.

CAPITAL AND LABOUR.

You have referred, Mr. Chairman, to the relations between Capital and Labour in this country, and to the great importance of the problem to the commercial and industrial wealth of India, and I desire to associate myself with your remarks with regard to the Whitley Commission and to say how vital it is that every possible help should be given to the Commission in their great task. You very rightly say, Mr. Chairman, that what capital requires is more contented and efficient labour, and that what labour requires is a better standard of life and a greater appreciation of the fact that this can only be secured by the fruit of better and more efficient work. The great problem is how this is to be obtained, and for months past I have been devoting the most careful study to the problem. The effect of strikes which convulse the overwhelmingly predominant industry in the capital City of this Presidency cannot be even approximately estimated, and any-

(Continued on Page 8)

FREE ACCIDENT INSURANCE FOR ALL.

DETAILS ON PAGE 8.

STOCKS & SHARES

Operators In A Reactionary Mood.

PRICES IMPROVE ON COVERING.

Bombay, Dec. 16.

The market opened quiet and during the early part prices declined on nervous long liquidation. At the decline shorts were inclined to cover and prices steadily improved. The operators were in a reactionary mood and there was somewhat improved feeling. It is said that temporarily the liquidation has run its course and the speculative has improved somewhat. This is likely to result in steadier markets in the near future but in view of X'mas Holidays there will be again squarring up of open interest. Under such a state prices are expected to fluctuate within a narrow range. Bombay Dyeing closed at Rs. 697/8, Nagpur Rs. 452/8, Indore Malwa Rs. 355/-, Pearl Rs. 287/8, Swadesh Rs. 381/4, Fazal Rs. 478/12, Alcock Rs. 293/12, Tata Steel Ordinary Rs. 55, Defds. Rs. 251/14. Tata Hydro at Rs. 1,167/8, and Scindia Rs. 11/2. To-day's closing quotations were as under:—

SPINNING & WEAVING MILLS.

Bombay, Dec. 16.

Ahmedabad Advance (100) xd. 335
Apollo 50, nil 2/12.
Assur Veerji (5) nil 1
Barsi (250) 20y 125.
Berar Manufacturing (800) 15y 166.
Bharat 100 10y, 70
Bombay Cotton (200) 201 140
Bombay Dyeing (25) 201 697/8
Bombay Industrial (20) 3.
Bradbury (200) nil 150.
Broach Fine Count 250 nil, 20.
Central India 451/4
Century 100, 285
Colaba Land 133-12.
Crescent 100 75.
Fazulbhoy 250, 478/12
David 250, nil 200.
Dawn 250 485.
E. D. Sassoon United Ord. 0-6-3
Ebrahim Pabaney 200, 122-8.
Edward Sassoon 200 200 nil 60
Elphinstone 100, 6.
Finlay 100 10y 96/4.
Framjee Petit 1000 nil 180
Gokak 100, 148-12.
Gold Mohur 100 nil 100
Hindustan 100 65 100, 1750
Indian Bleaching etc. 100 101 101/4
Indian Manufacturing 1,000 75 1100
INndore Malwa 100 1,221, 355 xd.
Jamshed 250 nil 18.
Jam Ranji Singhji 1,000. 100y 1750
Kohinoor 151-4.
Khandesh 1,000 50y 2200
Khatau Makanji 100 nil 83-12.
Laxmi Cotton 300. 10 xd nil 1470.
Maneckji Petit 1,000 20y 1100.
Madras United 250 7/81 400.
Morarji Gokuldas 100 nil 650.
Mathradas 50, nil, 20.
Meyer Sassoon 100 nil, 40
Minerva 100 nil 82.
Model Mills Nagpur 250 nil 75
Mysore 50 plus 21 xd. 152/8.
New City of Bombay 71/4
New Great Eastern 200 10y 162/8
Osmanshahi 75 2/4y 45.
Pearl 100 287/8
Phoenix 100 315.
Premier 10, nil, 2
Sassoon Cotton 100 nil 5.
Sassoon and Alliance Mills xd 61.
Simplex 130, 33-12.
Sholapur 1000 for xd. 2800.
Sir Shapurjee Barucha 100 nil 5/12.
Swadeshi 100 381/4
Tata Mill 25, nil, 20
Vishnu Cotton 500, 2430
Western India Spinning 1,000. 975

BANKS.

Bank of India 80, 2, 2xd. 94-8.
Baroda 5500 0/8 77.
Central 200 xd. 16/8
Eastern £5 xd. 88.
Imperial Bank 1335.
Imperial Contributory 125 10f 326/4
Union 5/11 3/7
P. & O. Bank £10, 10f, 122.

CEMENT AND MANGANESE COMPANIES.

Bundi Portland 10-0-0 80f 3d. xd. 15/2
Gwalior Cement 83, 88.
Central India Mining 5.
Indian Cement 238/2
Punjab Cement 100, 10-10.
Shahabad Cement 10y, 138/12
Shivrajpur 20 2-1 xd. 15/4
United Cement 100 6y 64.
Katni Defd. 615.
Katni Ord. 173/12

RAILWAYS.

Ahmedabad Prantej 400 81/11/ Life 100 2020.
Amritsar Patti 3-10-0f, xd. 114
Central Provinces 86/8
Dhond Baramati 100 2/11/6 97. 97.
Gujarat 100 2/4/8f 80.
Hoshiarpur Doab 100 4/12/6 81.
Larkhana 100 1f 89
Mandra Bhon 90, 1/15/21, 70.
Mymensingh 100 2/11/6f 97/8
Pachora Jamner 100 2/4 8f 85.
Sialkot Narrowal 100 2/4/8 89.
Sara Sirajgunj 100 2-6-9f 82
Sind Light 100 5-7 62.
Tapti Valley xd. 670.
Upper Sind 100 nil 89.

ELECTRIC UNDERTAKINGS.

Ahmedabad Electric 100, 6 8y. 132/8.
Surat Electric O 100 5/7y xd. 122/8
Andhra Valley Ord. xd. 676/4
Bombay Tram Ord. xd. 133-12.
Tata Hydro Electric 1000 101. xd. 1167/8
Tata Power 300 nil, 500
Karachi Electricity 100 0/41. 145
Poona Electricity 100, 1y, 150.

PRESS COMPANIES.

Fort 475 10y 130.
Harvey and Sabapathy 1120 xd. plus 20.
Indian Cotton 125 17/8y 221/4
Manmad Manufacturing xd. 272/8
New Berar 500 70y 860.
New Mofussil 400, 407, 520- xd.
New Prince of Wales 500 20y 400 xd.
Volkart U. P. 50-0-30y 487-8.

INSURANCE COMPANIES.

Bt. I. G. Insurance 10, nil 4.
Bombay Life Assurance 40 174y 40.
Empire of India Life 100, 30/ 1905.
Jupiter General Insurance Ord. 11-6
New Indian Assurance 6 19/10.
Oriental Government Security Life 100,2020.
Vulcan 100 03/0y xd. 6-2.
Industrial& Prudential 6 9-14

MISCELLANEOUS.

Alcock Ashdown 199, 6y. 293-12.
Attock Oil 1 nil; 32.
Belapur Co. 50, nil; 7/8.
Bombay Steam Co. Ord. 210.
Burma Uganda 12, nil, 37.
Burma F Corporation 745
Burma Corp. 10 Rs. 11/12
Indian Radio Ord. 325
Jost Engineering 50 132/8
Kemp 200 15 185
Mackenzie Saw Mill 100 115
Scindia Steam 11-2.
Tata Construction xd. 37.
Tata Iron Ord. 55
Tata Iron Defd. 251/14
Bombay Telephone 50, 1y 54
Assur Veerji Mills B. 7 (F. T.) 94.
Bombay Steam T 3 p.c. 105.
Kastoorchand Mills T. 7 (F. T 80.
Kohinoor Mills T. 7 10z.
Tata Hydro B. 106/8.
Tata Steel B. 7 p.c. 100
Tata Power 7-1/2 100
Andhra Valley B. 108
Apollo Mills B 7/8 F. T. 80.

PREFERENCE SHARES.

Tata 1st Pref. 135.
Tata 2nd Pref. 76.
Andhra Pref. 1050
Tata Hydro Pref. 1080.
Tata Power Pref. 1045.

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IN THE HANDY PACKING
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The Best in the Papers
Zig-Zag
GIVES A FRESH SMOKE AND SPELLS ECONOMY

Bombay Market

—:o:—

Bombay, Dec. 16.

The local market opened at Rs. 317/8 for Broach A./M. delivery but declined to Rs. 316 on selling by Japanese firms. At the decline there was good demand and prices rallied. Liverpool opened at a decline of 2 points and the market closed at 5-30 p.m. as under:—

Broach A./M. 316/8.
Oomra D./J. 263/8.
Oomra Mar. 272/8.
Oomra May 277/8.
Bengal D./J. 213/8.
Bengal March 222/8.
Bengal May 228.

SAMPIN QUOTATIONS.

—:o:—

Bombay, Dec. 16.

December	190.60—1.30
March	192.70—1.20
June	195.50—0.70

COTTON TENDERS.

Bombay, Dec. 16.

	To-day	Total
Bengal D./J	3400	25,100
Oomra D./J.	700	7,400

ROOM RATE.

—:o:—

Bombay, Dec. 16.

Bengal 214 D./J.
Bengal 223 March.
Bengal 229 May.
Broach 317 A./M.
Oomra 264 D./J.
Oomra 273 March.
Oomra 278 May.

SPOT RATE.

—:o:—

Bengal	227	222	217	211
Sindh	232	227	222	216
Punjab	227	222	217	211
Rajputana	227	222	217	211
Oomra No. 3	272	269	266	261
C. P. No. 1	289	286	283	278
C. P. No. 2	281	278	275	270

READY COTTON SALES.

—:o:—

Bombay, Dec. 16.

100 Toyomankwa Pulgaon 242
100 Do. Satona 239
100 Do. Nandarbar 240
100 Mithabhai Nathoo Arvi 272
100 Do. Dhulia 261-1/4
100 Do. Shirpur 259-1/4
100 Moon Mill Katol 295
100 Do. Purna 308
100 Bombay & Co. Nandarbar 258
100 B. Karshandas Amraoti 27-1/2
300 Ralli Bros. Warora 290
100 Japan T. & Co. Dhamangaon 239
100 Kotak & Co. Jalna 263-3/4
100 E. Spinner & Co. Katol 291
100 Do. C. P. No. 1 281

AMERICAN COTTON FIGURES.

—:o:—

F. P. Bales	1929-30	1928-29
Receipts to date 14-12-29	6274000	650200
Receipts Yesterday 14-12-29	38000	4000
Exports to date 14-12-29	3393000	4286600
Stock at Ports 13-12-29	2646000	2364000
Stock Interior Towns 13-12-29	1462000	1233000
Stock Liverpool 13-12-29	814000	741000
Visible Supply 13-12-29	5870000	5785000
Quantity in Sight 13-12-29	10685000	10136000
Quantity out of Sight 7-12-29	6159000	6126000

THE TATA OIL MILLS' QUOTATIONS. EX-GODOWN.

—:o:—

Bombay, Dec. 16.

Filtered Cocoanut Oil Ready Rs. 515/- per ton.
Filtered Mowra Oil Ready Rs. 560/- per ton.
Cocoanut Cake Ready Rs. 108/- per ton.

AMERICAN COTTON MARKETS.

—:o:—

New York Futures 12 to 7 Points Lower.

SOUTHERN SELLING.

Bombay, Dec. 16.

On Saturday, the New York Cotton Futures market opened at 17.07 for January and 17.37 for March. This level proved to be the highest as there was absence of important buying. Prices gradually declined under Southern selling and unfavourable Liverpool advices. U. S. mill consumption for November was 544,150 bales against 641,000 during the preceding month. November consumption in 1928-29 was 611,000 bales, in 1927-28 it was 627,000 bales, in 1926-27 it was 584,000 bales and in 1925-26 it was 544,000 bales, same as this season. Thus the total consumption this season for the first four months by the U. S. Mills is 2,289,000 bales against 2,249,000 bales for the same period last season. The sharp decrease in consumption for November compared with October is due to less demand. The recent slump on the New York Stock Exchange had a serious effect on motor industry and there was little demand from this industry which consumes large quantities of manufactured cotton goods. The market closed at a decline of 7 to 12 points. Middling American Spot Cotton prices declined 5 points to 17.20c.

The New Orleans Cotton futures market closed at a decline of 10 points. Spot Cotton prices declined 8 points at 16.98c.

The Liverpool cotton futures market was due to open at a decline of 1 point on parity with previous New York closing but presence of selling orders was responsible for the opening decline of 3 to 4 points. The session ruled quiet without any buying and closed at decline of 4 points. Middling American Spot Cotton prices closed unchanged at 9.47d. per lb. and sales amounted to 3,000 bales.

The Egyptian Cotton futures ring was easy and declined 16 points on long liquidation. Sakellaridis Spot Cotton prices declined 15 points at 14-10d. per lb.

Empire Cotton Futures declined 9 to 4 points with January 9.04 and March 9.12.

The statement issued by Federal Farm Board of the World's Soundest Government that 16 cents, cotton value is minimum. This led to a belief that cotton will not sell below 16 cents and everybody is waiting for this level. The market opnion is divided. Bulls are expecting higher prices as soon as selling pressure is over while while Bears believe that the present crop is a large one if not larger and ther cannot be any aggressive buying. The market is looking in future for guidance and it is becoming an acknowledged fact that the first important change in prices will be on the prospects of cotton acreage for the next season. Under ordinary circumstances present low prices must result in substantial decrease in the acreage, but the protection given by the U. S. Government is likely to influence the decision of cotton growers—Both bulls and Bears have to grind their own axes and the cotton world is passing through a period of uncertainties, which is mainly responsible for absence of business.

NEW YORK WEEKLY REVIEW.

The failure of the Government Report to stimulate buying disappointed the holders of contracts. There followed liquidation, which became more active after the publication of the November standard cloth statistics, which showed an increase in stocks and a decrease in unfilled orders. Unfavourable Manchester advices and reports of more free offerings in the South contributed to the decline. After selling off to nearly 17 cents for January, however, prices steadied on covering. Most traders think that the state of the trade in cotton goods and in the spot markets will determine prices pending developments in the coming crop prospects.

Bulls feel that any improvement in trade demand would mean higher prices while Bears expect continued hand to mouth buying owing to indifferent trade conditions. (Reuter).

PRIVATE CABLES:—

New York January Highest 17.07 (opening) lowest 17.02 (11-56 a.m.)

Hemelryk:—"Spinners takings so far this season are 6,568,000. America consumed in November 544,000 bales."

Harris:—"Cotton: Cannot believe any further important decline likely and continue expect higher levels later."

Jenks:—"Farm Boards loan policy stabilizing influence unfavourable cotton Textile situation uncertain business outlook discouraging support, trading affair."

Reuter:—"Market was easier on absence of any important buying and also by Southern selling and unfavourable Liverpool cables.

INDIAN COTTON CROP NEWS.

Daily Arrivals At Various Centres.

BOMBAY PADTAR RATES.

Bombay, Dec. 16.

	Bales. Arrivals	Rate. Rs.
Ujjain	700	310/25
Indore	300	250/70
Ratlam	50	325/55
Senabad	200	280/82
Bir	200	278/80
Buranpur	200	280/82
Amalner	400	260/65
Dhulia	400	268/73
Chopda	100	280/82
Nagpur	400	300/315
Lyalpur (Sindh-American)	150	330/35
Lyallpur (Desh)	300	330/35
Onkara	300	230/35
Abohar	400	325/30
Tandlianwala	100	
Chandosi	100	245/50
Amraoti	350	260/65
Barsi Kurrurwada	200	260/65
Ganga Khed	300	273/78
	Carts Arrivals	Rates Rs.
Khandwa	900	275/80
Wardha	900	275/80
Wun	850	280/82
Pandharkawada	500	280/82
Yeotmal	800	280/85
Arvi	700	290/95
Nanded	500	330/40
Latur	300	332/37
Parbani	50	310/20
Khandesh		255/65
Ahmednagar		260/62
Jalna		262/65
Bijapur		265/67
Bengal U. P.		215/20
Khamgam	800	268/78
Jalgaon		265/70
C. P. No. 2		270/72
Kudchi		305/10
Mathia		250/52
Pachora		265/70
Purna	300	300/305
Harda	400	275/80
Pandharpur	300	275/80
Hingoli	400	273/78
Karanja	300	273/78
Sailu	200	260/70
Shedbal		280/90
Pandurna		280/90
Kasur (Bengal)		225/30
Hinganghat		275/80

INDIAN COTTON FIGURES.

RECEIPTS INTO BOMBAY.

—:o:—

Bombay, Dec. 16.

In full-pressed Bales

	14-12-29	Since 1st Sept. This year.
Khandesh	2,637	75,411
Central India	1,500	36,177
Barsi and Nagar	2,705	48,560
Hyderabad-Gaorani	1,163	11,399
Berar	4,025	156,681
Central Provinces	1,857	71,166
Total Oomras	13,887	399,394
Dholera	1,636	12,497
N.-W. Provinces	1,555	73,765
Rajputana	618	7,151
Sind-Punjab	879	28,258
Broach	.....	6,313
Coompta & Dharwar	252	32,829
Westerns-Northerns	49	10,322
Cocoanada	.....	100
Tinnevelly & Cambodia		4,905
Persian	.....	201
American	.....	2,225
Egyptian & African	.....	24,900
Comilla, Burma & other sorts	.....	183
Total	18,876	603,043

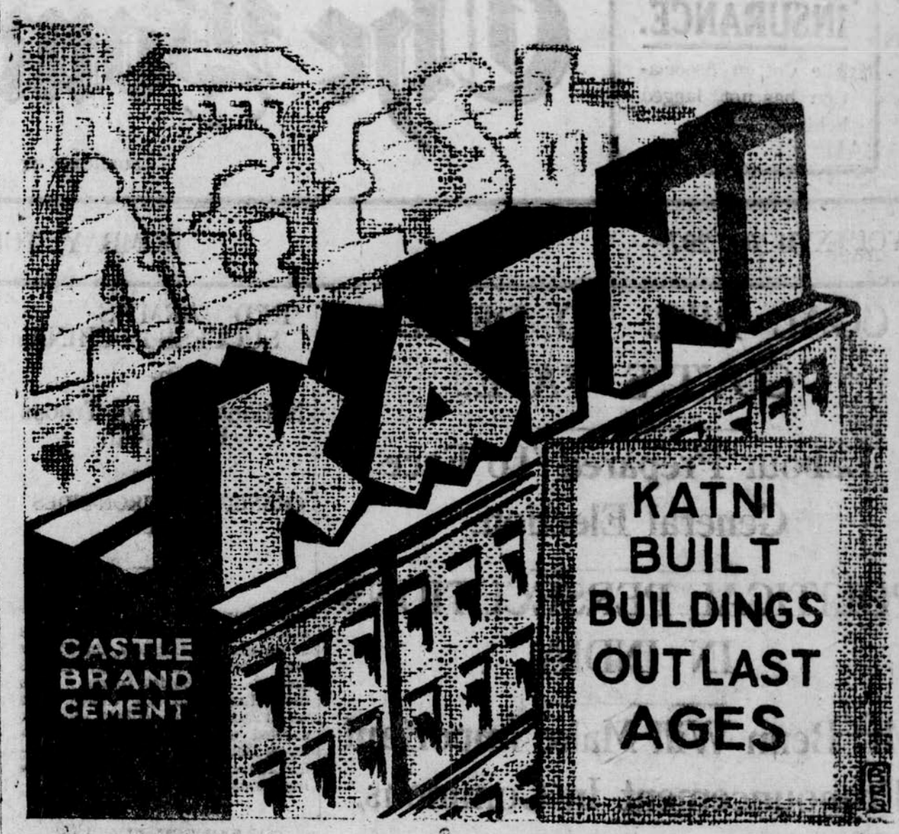
EXPORTS FROM BOMBAY.

—:o:—

Bombay, Dec. 16.

In full-pressed Bales.

	1st Sept. to 12th Dec. 14-12-29	This year.
Europe	4,070	212,816
Japan & China	6,200	200,396
Coast Ports	83	4,942
Up-country by Rail	.....	30,494
Afloat in harbour for Europe, China and Japan	.....	33,865
Total	10,353	482,513



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that makes them lustreless, "off color"
You must remove it

NOW science restores dull teeth to dazzling whiteness.

It's been found that dingy teeth come from a film that forms on teeth. A stubborn film ordinary dentifrices do not successfully remove. That's why brushing fails you.

Run your tongue across your teeth and you can feel that film now — a sort of slippery coating.

It absorbs discolorations from food, smoking, etc. It invites tooth decay, gum troubles and is the chief cause of pyorrhea because it breeds bacteria and is the basis of tartar.

Now, in a new-type dentifrice called Pepsodent, scientific combatants are found. Leading dentists widely urge it.

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(Incorporated in England.)
MAIL & PASSENGERS SERVICE

P. & O. SAILINGS TO PLYMOUTH AND LONDON CALLING AT MARSEILLES, (CALLING AT MALTA EVERY ALTERNATE WEEK).

Date.	Steamers		Tons.
1929			
		ALL	
21 Dec.	Rawalpindi*		16,614
28 ,,	Kaisar-i-Hind	VESSELS	11,518
1930			16,572
4 Jan.	Narkunda x		16,601
11 ,,	Ranpura ,,		16,568
18 ,,	Rajputana* ,,		16,650
25 ,,	Ranchi ,,		20,847
1 Feb.	Mooltan x ,,		10,954
8 ,,	Morea ,,		10,946
15 ,,	Mantua* ,,	NOW SAIL	
22 ,,	Viceroy of India ,,		19,000 20,837
1 Mar.	Maloja x ,,		11,518
8 ,,	Kaisar-i-Hind	DIRECT	10,602
15 ,,	Rasmak@ ,,		16,601
22 ,,	Ranpura ,,		16,088
29 ,,	Naldera x ,,		16,060
5 Apr.	Ranchi ,,		16,619
12 ,,	Rawalpindi*	FROM	10,946
17 ,,	Morea(Extra)		10,602
19 ,,	Rasmak ,,		11,090
25 ,,	Malwa* ,,		16,672
26 ,,	Narkunda* ,,	BOMBAY	
3 May,	Viceroy of India ,,		19,648
10 ,,	Rajputana* ,,	WITHOUT	16,568
17 ,,	Kaisar-i-Hind		11,518
24 ,,	Mooltan x ,,		20,847
31 ,,	Macedonia ,,		11,120
7 June	Mantua ,,		10,946
14 ,,	Comorin ,,	TRAN-	15,132
21 ,,	Maloja ,,	SHIPMENT	20,837
28 ,,	Rasmak ,,		10,857
5 July	Ranpura* ,,		16,601
12 ,,	Malwa ,,	AT	11,000
19 ,,	Naldera x ,,		16,088
26 ,,	Rawalpindi ,,		16,619
2nd Aug	Morea ,,	ADEN	10,946
9th ,,	Macedonia ,,		11,120
16th ,,	Narkunda x ,,		16,578
23rd ,,	Rasmak ,,		10,852
30th ,,	Rajputana ,,		16,567

All sailings are subject to alteration without notice.

All passengers are required to be in possession of passports.

@To Marseilles only.
*Through steamers from China have limited accommodation for passengers from India.
xThrough steamers from Australia have limited accommodation for passengers from India.

SPECIAL OFF SEASON RETURN TICKETS.

FIRST and SECOND Saloon Return Tickets a Special Reduced Rates will be issued for any Mail steamer during the period, commencing from Bombay with the sailing of the S.S. "MACEDONIA" on the 31st May 1930 and terminating, with the Viceroy of India, leaving Marseilles 5th Sept. and due in Bombay on the 19th September, 1930. The fares will be as follows:—

	1st Saloon.	2nd Saloon.
To London and back by Sea ..	£105	£75
To London and back via Marseilles including P. & O. Special Train across France in both direction ..	£120	£90
To Marseilles and back ..	£100	£72

The accommodation alloted will be the best available at time of application.

SINGLE BERTH CABINS.

There will be no extra charge for Single Berth Cabins between 1st June and 18th January.

BRITISH INDIA SAILINGS.
BOMBAY TO PORT SAID AND PLYMOUTH.
With liberty to all at Port Sudan, Malta, and/or Tangier.

Date about.	Steamers.	Tons.
1929		
3rd Dec.	Dumra	8,422
1930		
3rd Apr.	Dumana	8,427
24th ,,	Dwarka	8,422

These two vessels are only one class ships. Fares as follows:—

	Single.	Return.
Bombay to Plymouth. A	£64	£112
B	£62	£108
C	£59	£98

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FORTNIGHTLY SERVICES BETWEEN
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2. Rangoon, Madras, Colombo.
3. Calcutta and Karachi, via coast Ports.
4. Rangoon, Calcutta, according in demand.

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Messrs. NAROTTAM MORARJEE & CO., Agents.
Ballard Estate, Bombay.

P. & O. SAILINGS TO COLOMBO, STRAITS, CHINA, JAPAN AND AUSTRALIA.

1929			
4th Dec.	Mirzapore*	Straits China & Japan.	
6th Dec.	Mooltan	Australia.	
20th ,,	Mantua	Colombo, Straits China & Japan.	
About 21st ,,	Kidderpore*	Straits China & Japan	
28th ,,	Hi eiza n Maru*	Straits & Japa	
1930			
3rd Jan.	Maloja	Colombo and Australia.	
17th ,,	Macedonia	Colombo, Straits China & Japan.	
31st ,,	Naldera	Colombo and Australia.	
14th Feb.	Rawalpindi	Colombo, Straits China & Japan	
28th ,,	Narkunda	Colombo and Australia.	
28th Mar.	Mooltan	Colombo and Australia.	
25th April	Maloja	Colombo and Australia.	
9th May	Ranpura	Colombo, Straits China & Japan	
23rd ,,	Naldera	Colombo and Australia.	
6th June	Morea	Colombo, Straits, China & Japan	
20th June	Narkunda	Colombo and Australia	
4th July	Rajputana	Colombo Straits China & Japan.	
18th July	Mooltan	Colombo and Australia	
1st Aug	Mantua	Colombo Straits China & Japan	
15th ,,	Comorin	Colombo and Australia	
29th ,,	Malwa	Colombo Straits China & Japan	

*Cargo only

HOLIDAY EXCURSION TICKETS TO AUSTRALIA AND NEW ZEALAND.

Holiday Excursion Return Tickets can be issued in the First Saloon only at the following fares from Bombay:—

To Fremantle	£74
To Adelaide	£76
To Melbourne	£78
To Sydney	£80
To Brisbane	£82
To Auckland or Wellington (N. Z.) via Sydney ..	£100

Periods of availability 16 weeks. Sailings approximately every month.

BRITISH INDIA SAILINGS TO AFRICA, KARACHI, PERSIAN GULF, TUTICORIN, COLOMBO, MADRAS, CALCUTTA AND RANGOON.

1929			
18th ,,	Bandra	..	Basrah via Veraval, Mangalore Karachi and Persian G.Ports,
18th Dec.	Karoa	..	East & South Africa.
20th Dec.	Varela	..	BasrahviaKarachi
20th ,,	Ellora	..	Mombasa and Zanzibar.
21st Dec,	Chakla	..	Karachi via Porebunder Dwarka and O' Mandvi
23rd Dec	Vita	..	Karachi via Porebunder, P'Okha & O'Mandvi,

REDUCED FARES.

First Class return tickets to Mombassa available for three months are now issued by the East Africa Line of steamers. Return fare Rs. 500 only. Apply for particulars to the undersigned.

There will be sailings to Karachi on Mondays, Wednesdays, Thursdays, Fridays and Saturday, every week. The departure of the Karachi Gulf Mail on Thursday or Friday is dependent upon the arrival of the inward English Mail.

Local passengers for Karachi can only proceed by Thursday Friday sailings when accommodation is not required for passengers ex. the P. & O. Mail Steamer or through passengers to Busrah.

Terms and Rates of Freights and Passage may be arranged with—

MACKINNON MACKENZIE AND CO.,
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SHIPPING.

NYK LINE

FOR SINGAPORE, CHINA AND JAPAN.

Steamers.	Tons.	Arrive.	Leave.
Kitano Maru ..	8000	.. ..	@25 Dec.
*Tokiwa Maru ..	62	16 Dec.	30 ,,
Tokushima Maru	5976	19 Dec.	4 Jan.
Haruna Maru ..	10506	.. ..	@ 8 Jan.
Sado Maru ..	5898	30 Dec	13 Jan.
Tasmania Maru ..	4105	2 Jan.	15 ,,
Kamo Maru ..	8090	.. ..	@ 22 ,,
Tottori Maru ..	5973	15 Jan.	25 Jan.
Yoneyama Maru	6274	19 Jan.	31 ,,
Nagano Maru ..	3824	25 ,,	6 Feb.

*Do not carry passengers.
@From Colombo.

FOR MARSEILLES AND LONDON.

Steamers	Tons	Leave Colombo	Arrive Marseilles
Hakone Maru ..	10500	26 Dec.	12 Jan.
Suwa Maru ..	11000	9 Jan.	26 Jan.
Fushimi Maru ..	11000	23 Jan.	9 Feb.

FROM ORIENT TO SAN FRANCISCO.

Steamers	Tons.	From Hongkong	From Kobe.
		Maidan	
Tenyo Maru ..	22000	23 Jan.	29 Jan.
Korea Maru ..	20000	6 Feb.	12 Feb.

Other are Orient-Seattle, South-American (East and West Coast) and Japan Australia Services.
Reduced combined through fares.
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Telegrams:—"YUSEN."

OSAKA SHOSEN KAISHA
O.S.K.Line

REGULAR SERVICE TO JAPAN via SINGAPORE HONGKONG & SHANGHAI.

Steamers.	Arrival.	Departure
Shinsho Maru ..	11th Dec.	21st ,,
Sydney Maru ..	13th Dec	25th
Ganges Maru ..	25th Dec.	7th Jan.
Heijin Maru ..	28th Dec,	9th Jan.
Yamato Maru ..	29th Dec,	12th Jan.
Sumatra Maru ..	8th Jan.	18th Jan.

For particulars apply to:—
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The object is to make provisions for the widows of subscribers to a monthly pension from Rs. 5 to Rs. 50 without distinction of caste or creed. Rates of subscription are very moderate. 30 per cent. surrender value in case the wife predeceased. Twelve months' grade if occupation is lost.
25 per cent. Commission to Canvassers on First 12 months' subscription.
For details apply for a copy of Rules to:—
GAJANAN SADANAND DESAI,
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Telephone No. 21997.

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Premium rates (with profit) are sufficiently low and without Profit Rates are, perhaps, the lowest.

Insure with "HINDUSTHAN" and have the satisfaction of making provision for self and family;

Applications for Agencies are invited.

For particulars please write to:—
Commissariat Building, Hornby Road, Fort, BOMBAY.
N. DATTA, Manager, Bombay Branch.

PROGRESSIVE — PROFITABLE — MOST POPULAR
The BHARAT INSURANCE CO., LTD.
ESTD. 1896.
OFFERS ALL THAT IS BEST IN LIFE INSURANCE.
For particulars apply to:—
BOMBAY BRANCH, Commissariat Building, Hornby Road, BOMBAY

CLASSIFIED ADVTS.

Fill up your WANTS here on payment of

Rupee ONE

for first twenty words

and

ONE ANNA

For each Additional Word.

Terms:—CASH with Order.

INSTRUCTIONS.

The full name and address of the advertiser is required, not necessarily for publication.

Advertisers who do not wish their names and addresses published will be given a Box number. The words "Apply Box No. .... Advertisement Department, "Bombay Chronicle", to be paid for.

Answers to Advetisements should be addressed as follows: Box Number .... Advertisement Department, "Bombay Chronicle" Office, Bombay.

Unclaimed replies to advertisements are destroyed after one month

SITUATIONS VACANT

WANTED—Experienced SOLICITOR ASSISTANTS in Solicitors Office. Apply Box No. 2418, Advt. Dept., "Bombay Chronicle."

A R2073

WANTED.—Respectable AGENTS to sell the remaining shares of the "Bengal Dairy & Cattle Breeding Ld." on Commission basis only. Works in the Cattle Farm are going on in a most scientific method under the guidance of experienced Veterinary Surgeons. and Live Stock experts. Dividend expected on the working of this year. Particulars from the Manazing Agents at:—7, Mission Row. Block "B", Calcutta

WANTED

Influential and energetic Agents for the sale of a limited number of shares of a tea concern of Bengal. Bengal tea shares have surprised the business world by paying a dividend of 364 p.c. For particulars please apply to Manager.

The Bombay Share Selling Agency.

73, Fort Street,

Opposite G. P. O.

WANTED—UNDERWRITERS AND AGENTS on decent Commission to sell Shares of a newly started Life Insurance Company. Strong Board of Directorate composing of businessmen of vast experience. Apply to Messrs. ARYAN PLANTERS' AGENCY, 7, Mission Row, "B" Block, Calcutta.

TRADE ANNOUNCEMENTS.

PURE & FRESH HIMALAYAN HONEY, 2 lbs. tin at Rs. 2/8. Thin shelled walnuts 10 lbs. basket at Rs. 4 free delivery by post HONEY HOUSE, Chamba.

T R2042

LOAN.

22,000/- Rupees Loan without interest for 10 years granted. New applicants' enlistment continued as per concession rate till 25th January, 1930. Next date for granting loan fixed 31st January, 1930. Ask list of loans distributed and rules. THE BANKING & INDUSTRIAL SYNDICATE, LTD., Bombay 2.

L R33247

PROFESSION.

N. PURUSHOTTAM, original Bombay Fortune-teller and Evil Counteracter, has retired and is observing silence for further progress. He will however help all through the post as usual if addressed with a reply envelop to N. PURUSHOTTAM, Natu's Hanuman Temple, Baroda.

(P)

BOOKS

WE SELL MACFADDEN'S PUBLICATIONS. Ask for price list: THE POPULAR BOOK DEPOT, Grant Road, Bombay.

T43264

SECONDHAND BOOKS—School, College and general reading books available at about half price. Books purchased. Mofussil orders executed SHRI BHARAT BOOK DEPOT, Thakurdwar Corner, Bombay.

L T33265

PUBLIC NOTICES.

GOVERNMENT ANNOUNCEMENTS, Legal and Public Notifications are published in these columns at the following rates:—

	Per Column Inch per Insertion
1st Insertion	Rs. 7-8-0
2nd Insertion	Rs. 5-8-0
3rd Insertion	Rs. 4-8-0
4th and Subsequent Insertions	Rs. 3-8-0

Mofussil advertisers are requested to send remittance in advance and state clearly, whether they wish to insert their advertisements in these columns or in the classified short advertisement columns.

CIVIL VETERINARY DEPARTMENT.
BIHAR AND ORISSA.

NOTICE.

APPLICATIONS ARE INVITED for the post of Principal of the Patna Veterinary College which will open in July 1930. The Officer will be subordinate to the Director, Civil Veterinary Department, and will be required to teach medicine and supervise the Cattle Farm attached to the college. An M. R. C. V. S. who has undergone a post-graduate course and has had actual experience of teaching will be given preference. Wide knowledge of cattle in health and disease is necessary.

2. The terms are as stated below:—

FOR A CONTRACT OFFICER.

Pay.—Rs. 1,200-50-1,500, plus sterling overseas pay £30/ a month for an officer of non-Asiatic domicile, plus an allowance of Rs. 150/ a month for looking after the farm and free residence.

The Officer will be on 7 years' contract terminable at six months, notice on either side which may be renewed by agreement. He will be entitled to the benefit of the special provident fund. First class passages between England and India at the beginning and end of his contract and leave according to the model rules for vacation services.

FOR MEMBERS OR THE I.V.S.

Grade pay of Rs. 1000/ a month whichever is greater, plus sterling overseas pay £30/ for an officer of non-Asiatic domicile, an allowance of Rs. 150/ per mensem for taking charge of the farm and free residence. Other terms as for I.V.S. Officers.

3. Applications will be received up to the 15th January 1930, and should be addressed to the Secretary to Government of Bihar and Orissa. Education and Development Department, Patna, Bihar.

33217

LEGAL NOTICES.

NOTICE OF SALE.

NOTICE IS HEREBY GIVEN that NANABHAI HORMUSJI MOOS, Esq., the Receiver of the estate of the deceased Fakir Mahomed Hafiz Sulleman appointed in High Court Suit No. 466 of 1929 (wherein one Abdul Karim Fakir Mahomed is the plaintiff and Bibibai, widow and others are the defendants) has contracted to sell to our client the undermentioned property. Any person or persons having or making any claim against the said property by way of sale, mortgage, transfer, lease, exchange, gift, trust, inheritance, possession, lien, or otherwise howsoever is or are requested to make the same known in writing to us at our office at 107, Esplanade Road, Old French Bank Building, Fort, within 14 days from the date hereof, otherwise the purchase will be completed without reference to any such claim and the same, if any, shall be considered as waived.

DESCRIPTION OF THE PROPERTY.

All that piece or parcel of Government Land or ground together with the messuage tenement or dwelling house hereditaments and premises standing thereon situate lying and being on the Eastern side of Underia Street outside the Fort of Bombay in the registration Sub-District of Bombay containing by admeasurement 88 square yards or thereabouts registered in the books of the Collector of Land Revenue under Old Nos. 1360-1359, New No. 3521, Old Survey Nos. 2481-2480 and New Survey No. 3951 and Cadastral Survey No. 1127 of Byculla Division assessed by the Assessor and Collector of Municipal Taxes under "E" Ward No. 289 and Street No. 51 and bounded as follows, that is to say, on the East by the Sweepers' passage, on the West by the Underia Street aforesaid, on the North by the property of Memon Husson and on the South by the property of Shaik Abdula bin Fazloodin Patel.

RUSTAMJI & GINWALA.

33283

IN THE HIGH COURT OF JUDICATURE AT BOMBAY.

Testamentary And Intestate Jurisdiction.

GEORGE V, by the Grace of God, of Great Britain, Ireland and the British Dominions, beyond the Seas, King, Defender of the Faith, Emperor of India.

Petition for Probate of the last Will and Testament of LAKHOO KARA alias LAKHOO KARA MISTRY alias LAKHU KARA alias LAKHU KARA SALAAT alias LAKHUBHAI KALA SALAAT alias LAKHU KARA MISTRY, late of Bombay Hindu Inhabitant, a Contractor, formerly residing at 1st Carpenter Street, outside the Fort. ..... Deceased.

(1) LALLUBHAI BHIMBHAI, of Bombay Hindu Inhabitant, an estate broker, residing at 1st Carpenter Street outside the Fort and (2) JETURAI, widow of Lakhoo Kara of Bombay, Hindu Inhabitant, residing at 1st Carpenter Street, outside the Fort, the executor and executrix of the last Will of the deceased abovenamed. ..... Petitioners.

All persons claiming to have any interest in the Estate of the abovenamed deceased are hereby cited to come and see the Proceedings, if they think fit, before the Grant of Probate.

Witness Sir AMBERSON BARRINGTON MARTEN, Knight, Chief Justice at Bombay, aforesaid, this Twenty-sixth day of November in the year of our Lord one thousand nine hundred and twenty-nine and in the twentieth year of our Reign.

Seal of the High Court at Bombay.

(Sd.) R. B. PATEL
Prothonotary & Senior Master.

(Sd.) E. FAHEY.

The 26th day of November, 1929.

Messrs. THAKORDAS & MADGAVKER,
Petitioners' Attorneys.

33282

PUBLIC NOTICES.

B. B. AND C. I. RLY. COY.

NOTICE.

ON and from 15th December, 1929, Nos. 15 Down and 16 Up Frontier Mail trains will be booked to halt at New Delhi for 2 minutes as an experiment for one month. Passengers and their luggage will be booked to and from New Delhi by these trains during this period.

H. P. BALL,
General Traffic Manager.

General Traffic Manager's Office,
Bombay, 7th December, 1929.

33238

NOTICE TO CONSIGNEES.

CONSIGNEES OF CARGO per Nippon Yusen Kaisha's S. S. "TOKIWA MARU" are hereby informed of the steamer's arrival on the 16th December, 1929 from Japan via Shanghai, Hongkong, Singapore, and Colombo and requested to send in their Bills of Lading to this Office for counter-signature without delay. No survey will be held on cargo damaged or in doubtful condition unless a written application for such survey is received by the undersigned within seven days from the date of discharge. Capt. J. C. Richards of Messrs. Ericson and Richards, Company's Surveyors, will be attending Docks every morning to survey damages. Cargo removed from the Landing shed or warehoused is not entitled to the survey. No survey will be held on bag Cargo in single gunnies. The Bills for CLAIMS are to be sent into this Office within one month from the date of steamer's arrival otherwise they will not be entertained.

MANAGER,
Nippon Yusen Kaisha.

AUCTION SALES.

J. S. MODY & CO.

AUCTION SALE OF VALUABLE IMMOVEABLE PROPERTY SITUATE AT DADAR WITHOUT THE FORT OF BOMBAY.

Under instructions from Messrs Mulla and Mulla; Attorneys for Mr. Esmail Haji Mahomed, the Receiver of the estate of Sulleman Haji Jumma appointed in the Bombay High Court Suit No. 1161 of 1929 (wherein Esmail Haji Mahomed and others are the Plaintiffs and Abdulla Sulleman Haji Jumma and others are the Defendants), Messrs. J. S. Mody & Co., Auctioneers, will sell by public auction the above property described in the schedule hereunder written on THIS DAY, TUESDAY, the 17th day of December, 1929, at 4-30 p.m. (S. T.), on the premises.

DESCRIPTION OF THE PROPERTY.

All that piece or parcel of land or ground of Mahim Pension and Tax Tenure situate at Hansali Tank Road or Lady Jamshedji Road without the Fort of Bombay in the Registration sub-District of Bombay containing by admeasurement 976 square yards or thereabouts (1012 square yards according to the Cadastral Survey) and registered in the Books of the Collector of Land Revenue under Collector's New No. 4318, New Survey No. 1|1430 and Cadastral Survey No. 277 Mahim Division together with the dwelling house and all buildings and structures standing thereon, assessed by the Bombay Municipality under "G" Ward Nos. 4188 (1), 4188 (1A), 4188 (AA), and 4188 (4), Street Nos. 549, 549 (AA), 549 (AAA), 549D and bounded on or towards East by Lady Jamshedji Road, on or towards the West by the property of Oosman Haji Ganni Chapra, on or towards the North by the ground of Moreshwar Ganpat and on or towards the South by Hasali Tank Cross Lane.

For further particulars and conditions of sale—apply to the undersigned or to Messrs. Mulla and Mulla, Attorneys for the Receiver at their office at Jehangir Wadia Buildings, Esplanade Road, Fort, Bombay.

J. S. MODY & CO.

"GANDHI ASTROLOGER"

Send your Horoscope or the time of letter writing Arudam 5 questions about futurity Re. 1, each extra question As. 4. Annual Reading monthly details Rs. 2, for businessmen, weekly details one year Rs. 10. Five years monthly details Rs. 7-8.

GANDHI JOTHISH NILAYAM,
Tiruttani, (Madras Presy.)

AUCTION SALES.

MESSRS. BENNETT & CO.

SALE WILL TAKE PLACE AT OUR ROOMS.

AUCTION SALE OF VALUABLE IMMOVEABLE PROPERTY AT MAHGIRI KOLIWADA, THANA.

Under instructions from Haji Esmail Haji Ahmed, Esq., the Receiver appointed in Suit No. 835 of 1929 (Khatubai and others vs. Mahomed Haji Alimahomed Sumar and others), and pursuant to the directions contained in the Consent Decree dated the 24th June, 1929, Messrs. BENNETT and Co. will (THIS DAY) TUESDAY, the 17th instant, at 4-30 p.m. (S. T.), sell by Public Auction at their Rooms:—

LOT NO. III.—All that piece of land together with the messuage, tenement, dwelling house or hut standing thereon, situate at Mahgiri Koliwada, Thana, admeasuring about 27 feet in length from East to West and 18 feet in width from South to North, bearing Municipal No. 22 standing in the name of Poonjabhai Paramanand and bounded on the East by a wall of the house of Kashibai, on the West by a public road, on the South by a common passage leading to the house of Butya Narayan and on the North by a common passage.

For further particulars and conditions of sale apply to Messrs. Payne and Co., Attorneys for the Receiver, or to the undersigned.

AUCTION SALE OF VALUABLE IMMOVEABLE PROPERTY (BUNGALOW WITH OUT-HOUSES) AT NARAYAN DABHOLKAR ROAD, MALABAR HILL.

Under instructions from S. S. Bakekar, Esq., the Receiver appointed in Suit No. 1104 of 1929 (The Provident Investment Co., Ltd. vs. Maneckji Jethabhai Vurdhman and others), Messrs. BENNETT and Co. will, on FRIDAY, the 10th January next at 4-30 p.m. (S. T.), sell by Public Auction on the premises:—

All that piece of land together with bungalow and out-houses standing thereon, situate on the West side of Narayan Dabholkar Road, Malabar Hill, admeasuring about 1,363 square yards, bearing Collector's Old No. 101, New No. 16423, Old Survey No. 16|29, New Survey No. 1|7236, Cadastral Survey No. 216 of Malabar and Cumballa Hill Division, and bounded on the North by the property in the occupation of H. H. Sir Sultan Mahomed Shah Aga Khan bearing New Survey No. 7235, on the East by Narayan Dabholkar Road, on the South by Government land in charge of the Presidency Executive Engineer, and on the West by a charitable burial ground bearing New Survey No. 2|7235.

For further particulars and conditions of sale apply to Messrs. Payne and Co., Attorneys for the Receiver, or to the undersigned.

BENNETT & CO.

MESSRS. MENESSE & CO.

AUCTION SALE OF UNCLEARED CARGOES OF THE BOMBAY PORT TRUST DOCKS.

In accordance with Section 64 of the Bombay Port Trust Act of 1879 and as from time to time amended and under instructions from the Manager, Bombay Port Trust Docks, Messrs. MENESSE & CO. will sell by Public Auction on TUESDAY, the 17th December, 1929, at 2 p.m. in the Liquor Warehouse at Alexandra Docks the following goods:—

Clorees, books, G. sheets, electric glass tree, barbed wire, wire-nettings, aluminium circles, woollen venitian, cinema films, cotton, wonder candles, motor lamps, &c., &c.

MENNESSE & CO.

FREE! FREE!!

A very beautiful, coloured, picturesque & large Wall-Calendar for 1930 is sent on receipt of two annas stamp and calendar without picture is sent free on application only. Calendars are not sent by V. P. P., but on receipt of Re. 1, by M. O, 8 calendars are sent by registered post, free of registration and postal charges.

N. B.—A very beautiful, coloured picture of King Edward and Queen Alexandra (with Calendar in 12 sheets for 1930), size 20" by 28" is sent on receipt of eight annas stamp.

Rajvaid Sri Bamandasji Kaviraj,
152, Harrison Road, Calcutta.

AMUSEMENTS.

EMPIRE THEATRE
6-30, 8-15 and 10 p.m.
PAID TO LOVE
FEATURING
VIRGINIA VALLI
GEORGE O'BRIEN
The Romance of a Paris girl whose beauty rocked a Kingdom, and swayed the sceptre of a King.

ROYAL OPERA HOUSE
TO-NIGHT AT 9-30 p.m.
R. B. SALISBURY
presents his
LONDON MUSICAL AND COMEDY CO
IN
"FUNNY FACE"
Musical Play in 2 Acts.

EMPRESS THEATRE
6-30, 8-15 & 10 p.m.
DOUGLAS FAIRBANKS
IN
THE IRON MASK
The Brilliant Sequel to The Three Musketeers

EXCELSIOR THEATRE
TWICE NIGHTLY
6 and 9.45 p.m.
YOU
will never forget what you SEE—will always Remember what you HEAR—
The Greatest Talking and Singing Picture of all Time!
SHOW BOAT
WITH
ZIEGFELD STARS
Singing the Hits from the Musical Comedy—a Brilliant Universal Cast headed by—
LAURA LA PLANTE
JOSEPH SCHILDKRAUT
The Grandest Show Ever Put on?

THE CAPITOL
Daily at 6-30 & 10 P.M.

ANITA PAGE and WILLIAM HAINES in "TELLING THE WORLD"
Laughs and excitement a plenty

THE RIALTO
Daily At 6-30, 8-15 & 10 P.M.

WRITE FOR FREE SAMPLE
The Charm of Indian Bageechi
FUL DANANA OIL
BOMBAY

Announcement Extraordinary
Grand opening of Special Christmas Season at
VICTORIA CARNIVAL
Gowalia Tank
from Saturday 14th December 1929.
Tremendous Triple Attraction
A S Tony
The Viennese trick and fancy Roller Skater and Speciality Dancer in an Exhibition of Audacious and Unrivalled Roller Skating, Comedy and Acrobatic Turns, Called "A Wizard on Wheels".
Merle Carr
World's Champion Lady Rifle Shot; Shooting at Human Target; Hitting objects from off the head and out of the Mouth with deadly accuracy, and
Capt. G. Edwards
The man who has doubled for nearly every movie Star's Fancy Shooting, will show you how they shoot in pictures.
The Versatile Wild West Dare Devil
And The Graceful
Lucy Lyra
Presenting a series of most up-to-date Classical Russian and Character Dancing.
ATTRACTION DE-LUXE
ALSO
RUPEES 2000 RUPEES
Rupees 100 every night from Saturday 14th December in the form of a Portable Gramophone or Rs. 100 cash will be given away to the purchaser of the Lucky Entrance Ticket throughout the
CHRISTMAS SEASON.

Protect your eyes
FROM THE RAYS OF THE SUN
Use Our Sunglasses
SPECIALLY MADE FOR US
RESISTS THE BRIGHTEST GLARE
COOLS AND REFRESH THE EYES
SLIGHTLY TINTED
Can be worn over your usual glasses
IN VARIOUS TINTS AND STYLES
Protect your Eyes!
Send for our Price List
Hatim Brothers,
Abdul Rehman St. Bombay 3

THE NEW INDIA Assurance Company, Ltd.
Head Office:—Esplanade Road, Fort, BOMBAY.
Chairman:—Sir Dorab J. Tata, Kt.
CAPITAL
Authorized .. Rs. 6,00,00,000
Paid Up .. Rs. 71,21,055
Subscribed .. Rs. 3,56,05,275
TOTAL FUNDS. Rs. 1,40,32,571
"The NEW INDIA is admitted" "by the largest General Insurance" "Company in India. From the" "Capital point of view, it may" "claim to be one of the largest" "Insurance Companies in the" "World."
Indian Insurance June 1929
Agencies available for all classes of Assurance—
Life, Fire, Marine, Accident, Motor Car, All Risks Etc. Etc., in unrepresented parts.

INDIAN INSURANCE COMPANIES WORKING AGAINST HEAVY ODDS.

British Exchange Banks' Hostile Attitude.

MR. LALJI NARANJI APPEALS TO PUBLIC TO SUPPORT INDIGENOUS CONCERNS.

Encouraging Report Of Jupiter General Insurance Co's Working.

The eleventh annual general meeting of the Jupiter General Insurance Company, Ltd. was held at its Registered office, Ewart House, Tamariad Lane, Fort, Bombay, on Monday, the 16th instant, at 5 p.m. Mr. Lalji Nraanji presided.

The Directors report and audited account were read before the meeting and adopted ananimously.

The following are a few important extracts from the report of the Directors.

FIRE DEPARTMENT.

The net premiums after deducting all reinsurances amounted to Rs. 13,52,918-1-2 and the losses (claims paid and outstanding) to Rs. 6,33,760-2-8. A sum of Rs. 92,894-13-11 has been transferred to Profit and Loss Account, The slight fall in the premium income is due to curtailment of some foreign business.

MARINE DEPARTMENT.

The net premium after deduction of all reinsurances, returns and discounts amounted to Rs. 4,03,289-7-4. The sums paid in connection with claims admitted and the amount reserved for reserved for claims intimated but awaiting particulars make a total of Rs. 1,17,918-11-3. Out of the balance, Rs. 39,329-15-10 have been transferred to Profit and Loss Account and a sum of Rs. 2,80,000 has been placed to the Marine Fund, increasing that Fund by Rs. 55,000 omre than last year.

ACCIDENT DEPARTMENT.

The premium income amounted to Rs. 1,26,017-8-7 after deducting all reinsurance, and the losses (claims paid and outstanding) to Rs. 48,355-7-6. Out of the balance, Rs. 17,780-0-4 have been transferred to Profit and Loss Account and a sum of Rs. 70,000 has been placed to the Accident Fund increasing that Fund by Rs. 10,000 more than last year.

LIFE DEPARTMENT.

The results of the Life Department are for a period of 12 months and 5 weeks and in this period 898 Proposals were received by the company for assuring sums amounting in the aggregate to Rs. 19,91,500. The total insurance effected during the year amounted to Rs. 15,02,000, the actual annual premium thereon being Rs. 90,424-6-0. A sum of Rs. 5,000 has been reinsured during the year. During the period under report one claim for Rs. 1,000 has been advised. The actual premiums received during the period under report amounted to Rs. 74,701-10-6. The activities of this Department are being extended to various parts of India, Burma and Ceylon in order to organise it successfully.

PROFIT AND LOSS ACCOUNT.

Interest less loss on Bonds sold plus Transfer fees, etc. amounted to Rs. 94,315-14-2 and Rs. 1,50,004-14-1 has been transferred from Fire, Marine and Accident Revenue Accounts. To these being added Rs. 1,11,704-2-3 carried forward from last year's Account, the total comes to Rs. 3,56,024-14-6. Deducting from this expenses and other charges and after allocating Rs. 1,38,535-7-10 on account of Foreign Treaty adjustment, and after providing Rs. 20,000 for Security Depreciation Fund there remains a sum of Rs. 1,14,643-10-2, which the Directors recommend to be disposed of as follows:

To pay dividend on Preference Shares for the year ending 30th June 1929 free of Income Tax, Rs. 32,478-9-0; To pay dividend on Ordinary Shares at annas 8 per share, Rs. 62,498-0-0; To pay Bonus to staff, Rs. 8,500-0-0; To carry forward to next year's Account, Rs. 11,167-1-2. Total Rs. 1,44,643-10-2.

CHAIRMAN'S SPEECH.

In moving the adoption of the report, Mr. Lalji Naranji said:—

"Although the Fire Department shows a slight fall in the premium income, yet it must be stated that the premium income derived from Indian business is larger than what it was last year. The decrease, however, is due to the fact that some of the foreign business has been curtailed. There is, however, room for still larger increase in the premium income to be derived from India itself, and I hope that the appeal for a larger support of the Indian insurance companies will be fully responded to by the public. I must here acknowledge the fact that Indian insuring public are slowly rallying round the Indian insurance companies; but what I would like to say is that there is room for much larger business to be placed with Indian insurance companies. If we take account of the premium income of insurance companies abroad, it will be found that in many cases, such income exceeds the paid-up capital of the companies; Twicec to three times the paid-up capital in the shape of premium income is not an uncommon thing with many insurance companies and even companies organised just at the time when our own company was started and even later, are now getting such large premium income. The following figures will speak or themselvse:—

Gr. Britain paid-up capital, (i) £1,25,001, (ii) £3,00,00; premium income (i) £6,38,515, (ii £4,46,802.

France paid-up capital (i) Fr. 25,00,000, (ii) Fr. 40,00,000; premium income (i) Fr. 1,08,84,591, (ii) Fr. 2,90,00,495.

Germany paid-up capital (i) M. 7,50,000, (ii) M. 2,50,000; premium income (i) M. 11,35,640, (ii) M. 24,25,000.

Japan paid-up capital (i) Y. 10,25,000, (ii) Y. 6,50,000; premium income (i) Y. 28,00,000, (ii) Y. 19,63,000.

Italy paid-up capital (i) L 33,00,000, (ii) L 13,00,000; premium income (i) L1,13,00,000, (ii) L 42,67,000.

APPEAL TO PUBLIC.

Our company, therefore, for its paid-up capital is in a position to underwrite a premium income equal to at least double its paid-up capital. There is enormous business available in this country from the insuring public. I would, therefore, appeal to everyone who is interested in the economic development of this country to solidly support our Company.

The results for the year under report have been encouraging. After meeting all losses and expenditure and after providing 8 lakhs of rupees to the Fire Fund which is equal to nearly 60 per cent. of the premium income, a sum of Rs. 92,894-13-11 has been taken to the Profit and Loss Account. The business in this Department is now getting stabilised and if we are able to earn a larger premium income, there is bound to be a larger balance available to be carried to the Profit and Loss Account.

MARINE DEPARTMENT.

As will be seen from the Accounts there is a distinct improvement in the premium income in this Department. The premium has been Rs. 4,03,289-7-4 as against Rs. 2,93,285 last year. Almost all the premium income derived from this Department has been received from business underwritten in India, Burmah and Ceylon. There is very keen competition for marine business. The results in this Department considered from all points of view have been satisfactory. The Marine Fund has been kept at Rs. 2,80,000, which is Rs. 50,000 more than last year. There has been a carry-forward to the Profit and Loss Account of Rs. 39,329-15-10.

ACCIDENT DEPARTMENT.

I am glad to report that this Department has also shown a steady increase. The premium income was Rs. 1,26,107 against Rs. 65,400 last year. After providing a reserve of Rs. 70,000 increasing that Fund by Rs. 10,000, a sum of Rs. 17,780-0-4 has been carried forward to the Profit and Loss Account.

LIFE DEPARTMENT.

The results of the working of the Life Department that have been placed before you indicate the working of the Company for a little over a year since this was organised. For the first year of its working the total amount of Rs. 15,02,000, for which Pplicies were actually issued, should be considered satisfactory. As is generally known the first year's working of life business gives very little credit balance, because of the fact that organisation and other preliminary expenses absorb practically the whole income of the year. Our Company after writing off the expenses of management commission, organisation and other out-go, however, has been able to show a credit balance for the very first year of Rs. 11,734-6-9 in this Department. As you know, we have reserved already a sum of Rs. 25,000 last year for Life Insurance Fund, which, when added to this credit balance, gives a Life Insurance Fund for the period under report of Rs. 36,734-6-9. The Directors are taking steps to extend the activities of this Department throughout the country.

DIVIDEND ON SHARES.

As will be seen from the Accounts this is the first year in which all the Departments (excepting life department, being new) have shown a profit. The Directors are hopeful that if more and more support is forthcoming this is bound to be reflected in increased profits As you are aware all the arrears on Preference Dividends have been paid off and this year it has been possible to declare a dividend of 8 annas per share on the ordinary shares. The Directors hope that with more and more support that they expect to receive from the insuring public of this country, it will be possible to pay increased dividend on ordinary shares regularly hereafter.

When I addressed you last year, I dealt with the various aspects of the insurance business and how the advent of the Indian insurance companies has benefited the trade generally in that the premium rates have been considerably reduced. In that way the Indian insurance companies have helped the trade at a time when trade depression is still with us. This is just the time when it is necessary that the insuring public of this country should stand solidly behind the Indian insurance companies.

WORKING UNDER DISADVANTAGES.

There are many disadvantages under which the Indian insurance companies are working even in this country. It will not be generally known that foreign Banks when issuing Letters of Credit for constituents who are doing business in India make it a condition that insurance should be effected on goods always with British insurance companies or with 'Lloyds.' In that way Exchange Banks doing business in this country at the instance of their customers insist upon their constituents to take policies with such British insurance companies. There are a few Exchange Banks doing business in this country who are not prepared to accept freely Policies issued by Indian insurance companies. There have been cases where some Exchange Banks have refused to accept the Policies issued by Indian insurance companies and where such refusal has not actually taken place, hints were given to clients not to bring policies of Indian insurance companies in future. Where there is a provision made in the Letter of Credit that Policies should be taken with British insurance companies and when queries were made whether Indian insurance companies will come under the category of "British insurance companies" a British Exchange Bank has openly replied as follows: "An Indian company being a rupee company incorporated in India cannot fulfill the conditions laid down in the Letter of Credit."

Unfortunately in this country there is no sort of legislation at all to guide either the Branches of foreign insurance companies or foreign Banks. The country is open to anyone and everyone to come and do business, and even in the course of doing such business to openly discourage and thus retard the legitimate progress of Indian insurance companies. I will not balame these Banks for their attitude, because, they are so patriotic as to see that their own insurance companies should get the benefit of all the insurances. I do hope that this trait of the foreign Exchange Banks will be copied by us and that the insuring public of this country will make it a point to place their insurances with Indian insurance companies. I will, however, appeal to these Exchange Banks to treat Indian insurance companies also as British Insurance companies and show them the same consideration as they show to their own companies. After all insurance and Banking go hand in hand, and Indian insurance companies have during the last 10 years met their engagements promptly and properly. I take this opportunity of acknowledging the assistance rendered by the Imperial Bank of India to the Indian insurance companies. In some places the Imperial Bank has been good enough to take up our own Agency and in that way, has shown that they are behind the Indian insurance companies.

WHAT THE PUBLIC CAN DO.

We are grateful to the public for what support we have received so far; but much remains yet to be done and in a large country like ours where huge business is done, the volume of insurance premium that falls to the share of the Indian insurance companies is still negligible. If only half the insurance premium that our people pay annually is diverted to Indian companies there will be such a volume of business not only to existing companies, but what is more, so much of the money will be retained in the country as liquid capital. I would, therefore, appeal to one and all in this country for a larger measure of support on behalf of the Indian insurance companies, and I would specially appeal to all our shareholders to support the 'Jupiter General' and persuade their friends and acquaintances to place all their business with the 'Jupiter General.'

Before concluding I take this opportunity of thanking our Head office officials, staff, our Branches, all our local and foreign Managers, Agents, Sub-Agents and Brokers for their keen interest in the welfare of the Jupiter General', for their co-operation and substantial contribution in the development of the business.

BOMBAY CITY AND SUBURBS.

—:o:—

TO-DAY.

Bombay Provincial Banking Inquiry Committee, Legislative Council Building, 11 a.m.

Dr. M. J. Dave's lecture on "French Symbolism", in its relation with other literary genres," University Lecture Theatre, 6 p.m.

WEDNESDAY, December 18.

Bombay Provincial Banking Inquiry Committee, Legislative Council Building, 11 a.m.

"Building a Better City" series of lectures: Mr. J. R. Glorney Bolton to speak on "The Newspaper and the city", Nagpada Neighbourhood House, 6 p.m.

Dr. M. J. Dave's lecture on "Precursors of French Symbolism," University Lecture Theatre, 6 p.m.

MR. BOLTON'S LECTURE.—The second lecture in the "Building A Better City" series will be held at the Nagpada Neighbourhood House, Bellasis and New Nagpada Roads, Byculla, on Wednesday, 18th inst., at 6 p.m. (S. T.). Mr. J. R. Glorney Bolton will speak on the topic, "The Newspaper and the City." Mr. Meyer Nissim, will preside.

BOMBAY PROVINCIAL CONGRESS COMMITTEE.—The ordinary monthly meeting of the Bombay Provincial Congress Committee will be held to-day (Tuesday) at 6-30 p.m. (S. T.) at the Congress Office.

VANGMAYA SEVA MANDAL.—Under the auspices of the Mandal, Mr. S. M. Varde will deliver a public lecture to-day (Tuesday) at 6-15 p.m. (S. T.) at the Hall of the Marathi Granth Sangrahalaya, Thakordwar. The lecture has for its subject "The Writing of Novels". It will be followed by a discussion.

UNIVERSITY EXTENSION LECTURES ON FRENCH SYMBOLISM.—Dr. M. J. Dave, M.A., Ph.D., D. Litt., Professor of English, Hindu College, University of Delhi, will deliver Lecture II of his course of University Extension Lectures on French Symbolism in the Lecture Theatre of the University Buildings, South Block, Upper Floor, opposite Mahendra Mansions, Fuller Road, to-day (Tuesday) at 6 p.m. The subject of the Lecture is "French Symbolism in its relation with other literary genres", and the Lecture is open to the public.

INDIAN HISTORICAL RECORDS COMMISSION.—Mr. R. B. Ramsbotham, M.B.E., M.A., I.E.S., Principal, Chittagong College, will represent the Government of Bengal at the twelfth session of the Indian Historical Records Commission to be held at Gwalior on the 21st and 22nd instant.

TENANTS' WELFARE INSTITUTE.—Under the auspices of the Bombay Tenants' Welfare Institute, a lecture will be delivered by Mr. Bamji Bilia, A.M.I.C.E.I., on "How to enable Middle Class Employees of the Bombay Port Trust to promote Tenant-Ownership Housing" without investing from their savings", at the Bombay Port Trust Sports Club Hall, Thakersey House, top floor, Ballard Estate, to-day (Tuesday) at 6-15 p.m. (S. T.), when Mr. W. H. Neilson, M.A., M.I.C.E., Chairman, Bombay Port Trust, will preside. Amongst the other speakers will be Mr. Narayan Rao Kulkarni, Mr. Woodfall and Mr. Gajanan Mhatre, Assistant Secretary, Oriental Life Insurance Company. The meeting is open to all employees of the Bombay Port Trust and they are earnestly requested to attend in time.

STEAMER MOVEMENTS.

The O. S. K. steamer "Ganges Maru" left Singapore for Bombay on December 11 and is due to arrive in Bombay on December 24 via Penang and Colombo.

The Clan Line steamer "Chaucer" arrived at London on the 12th instant.

The Clan Line steamer "Clan Macbride" arrived at London on the morning of the 14th instant.

The outward P. and O. mail steamer "Ranpura" with mails from London of the 12th instant left Marseilles at 5-30 a.m. on the 14th instant.

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EXPECTATIONS.

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—:o:—

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—:o:—

Liverpool, Dec. 16.	
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Difference	—.02
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—:o:—

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—:o:—

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—:o:—

GOVERNMENT FELLOWSHIP LECTURE.

As the Government of Bombay Research Lecturer of this Institute for 1929, Revd. Fr. Dr. R. Zimmermann, S.J., Ph.D., Professor of Sanskrit, St. Xavier's College, Bombay, will deliver today at the Institute premises, Sukhadala Building, 6 Ravelin Street, off Hornby Road, Fort, his last lecture of a series of public lectures on "God in the Gathas and in the Rigveda" as follows. "God In the Rigveda." The Lecture will commence at 6 p.m. (S.T.)

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THE BOMBAY CHRONICLE

TUESDAY, DECEMBER 17, 1929.

THE SHIPPING CONFERENCE.

—:o:—

The Government of India are pushing on with their idea of a Shipping Conference which is to be held on the 3rd January under the presidentship of His Excellency the Viceroy. The proposed Round Table Conference to be held in London has its political significance, while this Delhi Conference has its commercial importance. The Constitution of the Conference, it must be said, leaves little to be desired and Government have tried to be as fair as possible in the selection of parties which are to be represented at the Conference though it is regrettable that, except Mr. Haji, no representative from the Central Legislature has been invited to it. It is now for the different parties to send their best representatives. The shipping companies, we mean Indian, have already submitted their names and no exception can be taken to them if the information we have in this connection is correct. We are informed, however, that some of the English shipping companies, which are invited, are not sending out their best men, but are probably depending on local men to represent them. It must be remembered that this Conference will be a historic one and the decisions arrived at there may affect the course of future history of Indian shipping and also trade and industries. It is, therefore, topmen of all the shipping companies who are required, men who can deliver the goods, and not merely executive officers of the various companies. One would have expected Lord Inchcape himself to be present, but evidently there is no prospect of his presence. Both the Federation and the Associated Chambers will doubtless be satisfactorily represented. All the representatives to the Conference must be inspired by a common spirit of working for the good of India and not for any sectional interests. What we have mainly to urge with regard to the work of the Conference is that the representatives of Indian commerce and shipping should not be led off the track by petty details, but stick to the fundamental principles.

In the grim struggle we have been waging with the powers-that-be there have not been a few occasions when matters of vital importance have been relegated to the background because of the temptations offered to us in the shape of unimportant concessions. We have not seldom sold our birthright for a mess of pottage. It is very likely that the non-Indian shipping concerns may give up some rights and privileges they are enjoying in return for a modification by the Indian commerce and shipping concerns of the main demand they have been putting forward, viz., reservation of the coasting trade for national shipping. There is the question of the deferred rebates about which also there has been a good deal of dispute and discussion. The English companies may very well give up this and join Indian companies in demanding legislation for declaring the deferred rebates illegal. There may be, perhaps, a subsidy offered by Government for plying ships for foreign trade or foreign companies may even offer two or three directorships to prominent Indians. There are, in fact, several directions in which non-Indian interests may try to placate Indian opinion. The B. I. S. N. and some other companies are going to take up cadets from the "s. s. Dufferin" for apprenticeship. Their number may be increased and these boys may even be offered definite promises of appointment as officers when the period of apprenticeship is over. All these and other concessions may be offered as temptations and yet any inclination to accept them or any one of them and abandon the main position regarding the reservation of the coasting trade would be disastrous to the country. Several times a big political issue has been shelved by the appointment to some very high post of an Indian and thus diverting the attention of the public to the question of the Indianisation of services with which the main question may not have been concerned at all. The same thing may happen with regard to this shipping question. There are so many subsidiary and extraneous issues which it may be easy for Government to raise and thus deflect the attention of the Conference and the country. The task before a statesman, whether in the political or economic field, is to keep the gaze fixed on the course and not to turn aside from it in his admiration for some scenery which he may espy in other directions. There is also another question which deserves attention. This is the question of the oversupply of tonnage, which is intimately connected with the Indianisation of the coasting trade. Unless a large curtailment is effected in the tonnage offered to shippers there will be continuous losses which the non-Indian shipping is but Indian shipping is not in a position to bear.

ACCURATE ANALYSIS.

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Even in England those who care to study the Indian political problem with an unprejudiced outlook and with freedom from this mental reservation that the consideration of British vested interests in this country must be paramount, can arrive at the truth. The accurate analysis made of the political situation in India by Mr. Will Thorne, Labour M.P., in the "Glasgow Forward", is a case in point. He boldly declares: "Communalism is rampant in India because it is the result of our recognition of communalism." The creation of separate electorates was a very effective step in this direction and the disastrous consequences of that step to Indian political unity have endeared the political schism between the two most important communities in India to those that deny her freedom. They have now almost a vested interest in the continuance of that schism. Mr. Thorne gives a graphic picture of what would happen to the British Legislature if it were elected "by Catholics, Protestants, Quakers and Jews as Catholics, Protestants, Quakers and Jews", in other words if the religious principle were declared to be operative in the election of a country's legislators. All thoughtful Indians have protested against the introduction of this pernicious principle in the electoral machinery and its extension to the allocation of Government appointments and in the domain of local self-government is having the most baneful effects. Only the "Jo-hukmies" and the Communalists have a good word for it, because it suits their self-regarding interest of putting personal advantage and community before the country. But then Mr. Thorne reminds his countrymen "there are 'Jo-hukmies' found in London also". He gives them a very salutary warning when he asks them to realise that "India is increasingly asserting her capacity to take concerted action". If Britain is wise she should reach an understanding with India before it is too late.

CRUSHING REJOINDER.

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Messrs. Udani and Banthiya, two prominent Indian merchants in London, have done well to give a crushing rejoinder in an interview with the Free Press to Lord Inchcape's misleading assertion at the annual meeting of the Peninsular and Oriental Navigation Company last week that no discrimination was practised against Indians in regard to admission to British sale-rooms. It will be recalled that after repeated protests from the Indian Chamber of Commerce in London, Messrs. Udani and Banthiya were admitted to the Baltic Exchange, but they rightly insist that their inclusion must not be regarded as a concession, but as the recognition of the principle that Indians are entitled to admission to all sale-rooms, and the underlying motive of inclusion, the arrogant one of racial differentiation, must not be allowed to stand. As it is the Jute Association in London categorically refuses to admit Indians and it has the effrontery to declare that it will fight to the last the entry of Indians. Indian businessmen in Britain must not take this threat lying down. In their efforts to secure justice to them from British commercial bodies they have the whole-hearted support of their countrymen here. And there cannot be any *quid pro quo* in this matter. The Indian demand for reservation of coastal traffic to Swadeshi shipping and the London-Indian merchants' demand that they are entitled to admission to British sale-rooms are entirely independent issues.

FUTILE ENTERPRISE.

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It is a futile enterprise on the part of Sir Stanley Jackson to make another attempt to resuscitate Dyarchy in Bengal. The creaky coach of Dyarchy cannot be expected to pull simply because three new horses have been requisitioned for the purpose. The Governor of Bengal may appoint Ministers but the doubtful thing is whether the Legislative Council will tolerate them in office. Sir Stanley Jackson has made an evident attempt to cajole the Muslim members of the legislature into willingness to work the Dyarchy by appointing two Muslim Ministers as against one Hindu. But his choice is not particularly happy. Khan Bahadur Faruqui who came to the rescue of the bureaucracy by accepting a seat on the Simon Co-operation Committee of the Bengal Legislature has been rewarded with a ministership. Khawja Nizumuddin is a new colt in the race for official patronage. As for Kumar S. Ray, the new Hindu Minister, his record as President of the Bengal Legislative Council in 1925-26 was notoriously unsatisfactory. It should not be difficult for the nationalists in the new Council to refuse to support this trio in office.

MEDICAL SWARAJ FOR INDIA.

RESIST DICTATION BY BRITISH G. M. C.

(BY DR. K. K. DADACHANJI.)

It would appear that the General Medical Council has been bluffing the Indian Universities all these years as is evident the confession of its President in his remark "but in India the G. M. C. has no similar powers i.e. powers to appoint Visitors and inspectors as in the United Kingdom" In spite of this it did appoint Sir Norman Walker as a Visitor and Col. Needham and other I. M. S. officers as 'Inspectors'. Technically 'a Visitor' means a member of the G. M. C. whilst 'an Inspector' means a non-member of the G. M. C. appointed as such by the G. M. C. Having succeeded in bluffing so far, it now insists that the Government of India must appoint a Commissioner of Medical Standards, subject to its gracious approval! The Government of India has, owing to its policy of "johukum" acquiescence failed to call the bluff.

EXCEEDING ITS AUTHORITY.

If the G. M. C., according to the statement of its President, has no powers in India to appoint visitors and inspectors", but is actually doing so, then, it follows that it is exceeding its authority and the bounds of jurisdiction and is also acting without jurisdiction. Hence, its policy of dictating to the Government of India and the Indian Universities regarding the appointment of Visitors and Inspectors is "ultra vires" and is void in law, and the latter would be justified in taking necessary action to resist such illegal dictation.

Thus far, one of the two main issues of conflict between the G. M. C. and the Government of India and Indian Universities, viz., that of the appointment of Inspector and Visitor has been dealt with, and it has been shown that there is no legal basis for the policy of the G. M. C. in respect of it.

QUESTION OF RECOGNITION.

The other issue is that the recognition, and withdrawal or refusal of recognition of the degrees of the Indian Universities by the G. M. C. and it will be shown that the policy of the G. M. C. is equally illegal and one of bluff as in the preceding case. In British India, exclusive of the Indian States and Burma, there are only 5 Universities with medical faculties, viz., those of Bombay, Calcutta, Lahore, Lucknow, and Madras which have been graciously recognised by the G. M. C. as worthy of admission to its colonial list; whilst the other two, viz., those of Patna and Andhra, have not reached the dignity of recognition yet and so are humble suppliants on their knees before the high altar of the G. M. C. for admission to the charmed circle of the 'recognised' Universities in the colonial list. This chimera of 'recognition' by the G. M. C. has cast a spell over some of our emotional leaders—lay and medical—who are so far suffering from the evil effects of hypnotisation that they cannot see through the whole game of the bluff and bunkum played by the G. M. C. for its aggrandisement, in co-operation with the I. M. S. As we shall see 'independent' Egypt has seen through the game, and passed a drastic law, and saved itself from alien domination and dictation of the G. M. C. Our leaders should take courage in both hands and follow suit.

REMEDY IN OUR HANDS.

At present, let us see whether any remedy in law is provided for the refusal to recognise Colonial degrees by the G. M. C. For instance under the Medical Act of 1886 (of the U. K.) the aggrieved party, whose degrees are not recognised by the G. M. C., is entitled to make an application to the Privy Council which has been empowered 'to order, the G. M. C. to recognise the said degree', after due consideration of arguments on either side and 'such order shall be duly obeyed by the G. M. C.' The foregoing section, it appears, is applicable to the two Universities of Patna and Andhra which have failed to secure the recognition by the G. M. C.

G. M. C. CANNOT WITHDRAW RECOGNITION.

The case is different with the other five Universities which have been threatened with withdrawal of their recognition by the G. M. C. after February next.

In addition to the foregoing section of the Medical Act of 1886 there is another section of the Act which lays down that G. M. C. of its own motion cannot withdraw existing recognition of the degrees or diplomas of any body, but may "represent" the deficiencies of the defaulting body to the Privy Council, and the latter, "if it see fit", may order that any qualification granted by the body after such time as may be mentioned in the order, shall not confer any right to be registered. Later, if the deficiencies are made good by the body. His Majesty may, with the advice of his Privy Council revoke any such order. Under this section the G. M. C. has no legal authority to withdraw the existing recognition of any Indian University but may represent to the Privy Council which alone has the power to take action after hearing both sides and if it see fit to withdraw, for a stated time, the right of recognition of the qualifications of the defaulting body, and the order of the Privy Council is subject to revocation by His Majesty. If the foregoing interpretation of the Act be correct, then the G. M. C. as in the other issue of appointment of Inspectors, is acting illegally and is exceeding its authority and its action is void in law. It is for the aggrieved Universities of India to take legal advice and fight out the issue to a finish by an appeal to the Privy Council.

OUR EFFICIENT STANDARD.

Further, it appears that the recent reports of the Inspectors of the G. M. C. are all agreed that the standards maintained by the five Universities are upto the mark and the G. M. C. has apparently no basis for its threat, except perhaps its inordinate love of exercising its Czarist autocratic powers which it seems to have illegally assumed for long in the absence of any complaint to the Privy Council by the aggrieved parties and with the acquiescence of the Government of India which commands legal talents of a high order and fails to make proper use of them. Our University Senates overflow with Fellows belonging to the legal profession and what have they been doing all these years to save the freedom of action, the dignity and honour and status of their alma maters? Are they in favour of political freedom and medical serfdom for India?

Having so far considered the legal or rather illegal position of the G. M. C. with reference to the two main issues of conflict, viz., the appointment of Inspectors and Visitors and the recognition or otherwise of medical degrees by the G. M. C., let us now consider the position of the Inter-University Board and Conference, in relation thereto.

MEDICAL SWARAJ FOR INDIA.

In a previous article I have suggested the formation of a Board of Medical Education by the Inter-University Conference. At the start the Board of Medical Education should consist of two representatives elected by the medical Faculty of each of the seven Indian Universities having medical Faculties of their own. These fourteen representatives should be so elected that experts in each of the 14 subjects for the medical examinations will sit on the Board so that there will be experts on Anatomy, Physiology, Surgery, Medicine, etc., on this Board of all the medical talents. At least seven should form a quorum at every meeting of the Board as a smaller quorum is inadvisable. The Board should appoint three Visitors from among its members and three Inspectors from outsiders as is done by the G. M. C. for attending the examinations, etc. of the constituent Universities and reporting thereon and take necessary action. Thus there will no longer be any cause for illegal interference by the G. M. C. who will have to accept the reports of the Board as sufficient guarantee of the standards of examinations, etc. for the purposes of recognition of the degree of the constituent Universities.

One of the functions assigned to the Inter-University Board is defined as follows:—"To assist Indian Universities in obtaining recognition for their degrees, diplomas and examinations in other countries". The Board of Medical Education will be able to discharge the foregoing function, in connection with the recognition of medical degrees and it will be able to negotiate with the G. M. C. on terms of equality and not of inferiority and acquiescences so far shown by the Government of India and some of the Indian Universities. This proposal will ensure Medical Swaraj, in place of existing medical serfdom for India.

(To Be Continued).

NOTES OF THE DAY.

—:o:—

Tactful.

The discontent amongst the people of Haiti against American rule broke out recently in serious rioting in the island and the unpopularity of the present American officials there who took no steps to conciliate the Haitians, although they were aware that the discontent was gathering head, has made the problem of reaching an understanding with them difficult for American statesmen who realise that resolute government is bound to fail in Haiti. Mr. Hoover belongs to the sensible school in American politics which is anxious to secure reform of administration in Haiti and his tactful conduct in ordering the release of the youthful Washington demonstrators who sympathise with the Haitian people in their demand for genuine self-government is an encouraging sign that he will take immediate steps to appoint a committee of inquiry into the whole question of American methods of rule in Haiti. He had already indicated that he desired to appoint such a committee. Its need is imperative now.

Weathering The Storm.

The German Cabinet has successfully weathered the storm of bitter opposition from the Nationalist group and a large number of the various elements in the Reichstag which look askance at the ratification of the Hague Agreement by Germany. It has at last secured a vote of confidence by 223 votes to 150 in connection with its financial proposals. The vote authorises the German Government to carry on negotiations at the second Hague Conference on the basis of the Young Plan but this Government success has been obtained at a piece. The several days' bargaining with the party leaders which secured their consent to its financial policy in conformity with the Hague Agreement is an indication that it is not in a possession of a solid majority, to put through legislation regarding unemployment insurance and other schemes for the welfare of the working classes which the Left group in the Reichstag demands. At present its position is difficult. The Extreme Right composed of the Nationalist is anxious to wreck the Hague Agreement, the Left group threatens trouble if the Government shows signs of pandering to the Nationalists and restricting the scope of social welfare legislation to avoid displeasing the industrial magnates.

The Right Medium.

The mother-tongue is the fittest medium for imparting instruction. It is only in India that the sad spectacle is witnessed of the youth of the country wasting valuable time and energy in acquiring a foreign tongue, through which they receive instruction in the later stage in secondary education, and througout the University courses. Pundit Malaviya drew pointed attention to this crushing burden on the students in his address before the 12th Convocation of the Benares Hindu University on Saturday and Mr. Kelkar in a speech on the occasion of the annual gathering of the Fergusson College students on Thursday emphasized the same point. His suggestion that all the colleges in Poona should make an endeavour to adopt Marathi as the medium of instruction is eminently reasonable. It should be possible to utilise Hindustani at the Benares Hindu University as the medium of instruction. Such practical efforts will pave the way for the recognition of the principle throughout India that the mother-tongue alone is the right vehicle of instruction.

A Thought For The Day.

"The men who succeed best in public life are those who take the risk of standing by their own convictions".

—JAMES A. GARFIELD.

Denying The Guilt.

Teacher (to a small boy).—"How can you prove that the earth is round?"

Small Boy.—"Please, Miss, I never said it was".

THE WORLD OF SPORT.

WHAT THE RUNNING TELLS.

In recent meetings we have had the unpleasant fact rubbed in that hot favourites do not always win.

Backers had considerably the worst of the argument on Saturday, but those who studied our "Hints For Race-goers" column must have had a profitable afternoon.

Among the horses mentioned as likely to figure prominently were ROMAN ROUE, BRAY PRINCE, SAIFULDOWLA, BUSHY PARK and WOOLWORTH KING. Three of the many horses for whom a following was advised won at nice prices and several were in the lesser placings.

Brace's riding was the bright sport in the afternoon's racing and it is pleasing to see this accomplished jockey riding with all his old confidence again. For several seasons he has not quite touched the form he showed when he brought off some spectacular successes in Poona and Bombay, but with the Eve establishment on the crest of the wave so to speak, he is bound to "boot" the winners home more frequently now.

ABRASH ran his race out so resolutely in Division II of the Borivli Plate, that onlookers wondered what had made him such an ineffective participant in previous essays. He went well enough for Thompson, but is it possible that he did not go quite as kindly for Howell—his pilot in previous essays. Mr. Samarji's Grey is a genuine customer and one who reveals in a tight finish and yet his owner, one understands, has not been satisfied with the manner he shaped when greatly expected in the Bhuleshwar Plate, Division a week previously.

MUJAMA'A carried the confidence of a host of backers last week. Mr. Mathradas' Chestnut ran a great race, though beaten out of the first four. He is not unlike MANSOOR BEG in appearance, though he lacks the great Arab champion's robustness. I thought he was short of a gallop and is bound to benefit by his race in public. Back him again.

MUYASSAR has made it a practice of coming late. His electrifying burst which brought him into fourth place in the Borivli Plate, Division II, was a feature of the race. This young grey has remarkable stamina for a horse of his size and build and is worth noting.

We had heard so much about the doings of CONCILLIATOR on the track that he was an object of interest to onlookers around the ring. A fine, upstanding bay gelding, he has a touch of class about him and is an attractive galloper. He was concerned in the close finish for the Lewes Plate and on that running is thought certain to win a nice race before many days have passed.

MODESTY showed much of her old speed in the Rous Handicap. The daughter of Blink can be made a lot fetter and must go down on your list.

After a slow beginning MAY was finishing on in the race for the Marine Lines Plate, Division II—A. It is likely that he did not encounter a good passage and I should look for a better display from him next time out.

In the big race I marked DE BEERS II as one likely to win for us before long. He is training on into a really useful sort.

Clarke made one of his characteristic late bids on ARCH KNIGHT who might have finished closer than a good fourth had he been brought a little earlier on the scene.

The Kolhapur stable shelters a smart colt in GOVERNOR II. He ran with great heart in the Hurstwood Plate and was a trifle unfortunate not to take a placing. Follow this one.

Note:—CHABOOTRA, GOSUB, DELTOS and GREY MIDDLETON.

RAILWAYMEN AT FOOTBALL.

The concluding rounds of the Graham Football Shield Tournament are being played off. The Railway Institute, Parel XI, made the trip to Manmad when they met the local team in the semi-final. An interesting game resulted in a two-goals' victory for Manmad it being generally conceded that they showed the better form.

The Matunga team has gone further afield to meet the Jubbulpore Institute representatives who are expected to carry off the Trophy this year.

BOXING IN BOMBAY.

Popular prices rule at the tournament to be staged at the White City Stadium on Friday, December 20. The top-liner is a bout between Jack D'Souza, the former light-weight champion of Western India, and Vincent Pereira, the light-weight champion of the Federated Malay States and Ceylon. The challenger boasts a good record and carries a punch.

Another Ceylonese in T. H. Mendis will face Paolino D'Souza, the promising Bombay fly-weight. There are other supporting bouts and good patronage from fistic fans is anticipated.

THE INDIAN GRAND NATIONAL.

This popular race will be run off at its new venue, Lahore, this year. Twenty entries promise a good field, but for the moment the Grand Annual winner has not been nominated.

The following are the first entries:—

Captain W. H. Gardiner's Pathfinder.
Captain P. C. Bullock's Vendetta.
Major G. A. Kelly and Major J. J. Phinkett's Grand Points.
Capt. Hudson's Magog.
Capt. Wansborough Jones' Meteor.
Lt.-Col. McCudden's Dugald Dalgetty.
Lt.-Col. Conder's Astlor.
Capt. C. W. F. Scott's Lucifer.
Capt. P. J. Hilliard's Kelly.
Major T. F. S. Burridge's Backward Boy.
Mr. W. F. Lam's Little Willie.
Mr. J. D. Scott's Honolulu.
Capt. A. E. Dean's Passing Show.
Mrs. G. Dudley Matthews' One Guinea.
Capt. J. A. Aizlewood's The Gleaner.
Mr. D. M. Smyth's Ann.
Mr. R. H. M. Hill's Rattler.
Capt. C. B. Birdwood's Half Note.
Mr. C. M. L. Clement's Ulu.
Lt.-Col. J. Matthews' Flemington.

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SERIOUS MOTOR ACCIDENT.

—:o:—

Several Persons Injured.

ONE MAN DIES ON SPOT.

A serious accident took place on Napean Sea Road on Monday evening at about 9 p.m. with the result that several persons were seriously injured and one died on the spot.

It appears that on Monday evening motor lorry No. Bom. 735 was being driven along Napean Sea Road carrying nine persons. While the lorry was on a steep descent it collided with an electric standard and swerved to the left and colided with the adjoining building. One of the passengers in the lorry named Gangoo Bali fell down from the lorry and died on the spot. Several persons were injured who were removed to the Hospital for treatment. The driver is still at large.

MAN DROPS FROM MOTOR LORRY.

—:o:—

Succumbs To Injuries On Spot.

Another acciden of the same kind took place on Spratt Road. It appears that postal motor van Bom. No. 1028 loaded with parcel bags was being driven along Graham Road. While the lorry was taking a turn a man named Duki Ramshan who was sitting on the top of the parcels fell down and died on the spot.

A FATAL ASSAULT.

—:o:—

Re-trial In A Murder Case.

At the Criminal Sessions of the High Court, Bendu and four others, were put up before Mr. Justice Kennett Kemp, the first two charged with murder and the others with rioting.

Mr. Binning with Mr. C. Parikh appeared for the prosecution.

Mr. M. M. Gharekhan defended the first accused, and Mr. M. K. Azad the other accused.

It was alleged by the prosecution that one Vishvanath, saw the accused and some others at one pan-shop at the Tadwadi Chawls, Mazgaon. He heard Bendu saying "let us go to chawl No. 16, and assault Vithal". The accused went to the place, and Bendu, it was alleged, called down Vithal who was severely assaulted by the gang. Nos. 1 and 2 stabbed him with a knife, while the others pelted stones after the victim had collapsed. He was severely injured and died on the way to hospital.

The defence was that the accused were not at the place and that they were falsely involved in the case.

Mr. Gharekhan counsel for No. 1, in his address to the jury stressed the point that No. 1 was sleeping in his room at the time of the alleged assault.

The jury found Nos. 3 to 6 not guilty, and they were acquitted.

The same verdict was returned against Nos. 1 and 2, but the jury were divided by 5 to 4.

Tis Lordship ordered these 2 accused to be retried.

VICEROY IN HYDERABAD.

—:o:—

HYDERABAD, Dec. 16.

Lord and Lady Irwin arrived this morning. They were received by the Nizam, the Resident and State officials. The roads were lined with crowds who enthusiastically welcomed the Viceroy and Lady Irwin. Their Excellencies drove to Falaknuma Palace where they will reside during their stay. The Nizam paid a visit to His Excellency and the Viceroy returned it at the Chow Mohalla Palace.—A. P.

ALL INDIA MUSLIM CONFERENCE.

—:o:—

Session Postponed.

BOMBAY, Dec. 16.

Maulvi Mahomed Shafee Dawoodi, M.L.A. has wired as follows to Mr. Fazil Ibrahim Rahimtullah:

"At a meeting of the Working Committee of the All-India Muslim Conference held at Lahore it was decided to postpone the session of the Conferenee till March. It was also decided to hold a meeting of the Executive Board on the 29th and 30th December at Lahore."—A. P.

Encouraging Sindhi Literature.

—:o:—

KARACHI, Dec. 16.

The celebration here of the centenary of the Sindhi Poet Sachal has been marked by the formation of the Sindhi Literature Association with the object of reviving and promoting interest, in and publishing Sindhi literature.—A. P.

"WHAT CONSTITUTES SEDITION"?

Mr. Talyarkhan's On Meanmg Of Word "Hatred."

JUDGMENT RESERVED IN RANADIVE CASE.

"The prosecution case in this instance is based not what the accused has written but what the Oriental Translator to the Government in his dense ignorance has sought to make out in his translaion of the article." This statement was made by Mr. F. S. Talyarkhan, Bar-at-law in concluding his defence arguments in the case in which Mr. B. T. Ranadive, editor of the "G. I. P. Railwayman" and a prominent labour leader is charged with sedition before Mr. H. P. Dastur Chief Presidency Magistrate in connection with the article entitled "Attack on Workers' Movement" appearing in the paper of July 10.

Mr. Talyarkhan in opening his defence arguments on Friday went through the alleged incriminating article sentence by sentence, and explained at great length the implications of each sentence and argued that the whole article was essentially an attack on imperialism and capitalism and not on the Government.

He entered a strong protest against the translation of the article in question by the Marathi translator, and complained to the Court that the translator had twisted the article according to his own wants as he (the translator) had admitted in his cross-examination.

WHAT CONSTITUTES SEDITION.

Mr. Talyarkhan's arguments were mostly confined to the dissertation and observations of many learned Judges on the question of sedition, how their interpretations of the words "contempt, disaffection and hatred" had changed with the passage of time and asked the Court to take into consideration the existing state of things and the political advancement in the country.

The feeling of "hatred," as contemplated in the section, Mr. Talyarkhan pointed out must be of such a pitch as to make the reader of an article not to accept the existing Government. If the feeling fell short of that, it would not be sedition and to charge people for attacking any action of the Government, however, violent the attack might be, however, objectionable the language might be, would have the effect of crippling the freedom of free speech and writing. It would then be an encroachment on the subject to express his views freely.

Mr. Talyarkhan then traced the history of sedition cases in India, and said that the 1st case in this connection was launched in 1891. Since then the Section had been brought into active use in Bengal; and after the sedition trial of the late Mr. B. G. Tilak in 1897, the Judges had changed their views regarding "hatred disaffection and contempt" as given in the section.

SPRATT CASE CITED.

Continuing his arguments Mr. Talyarkhan read at great length extracts from the charge to the jury by Justice Fawcett in the Spratts case in which the learned Judge lays great stress on the words "overthrow of existing Government by force or violence" and pointed out that in the article in question by the accused not only was there no mention of violence or force but if the whole article as such were read it could be seen that it was an attack on the capitalists and their allies the imperialists. And whenever the word Government was used the accused had tried to criticise particular policy or measure of the Government viz the Public Safety Bill or the Trades Disputes Bill. And as long as he did that his writing could not amount to sedition.

Mr. Kirke-smith, the Public Prosecutor, in reply maintained that the article in question from beginning to end was an attack on the Government and as such constituted an offence as contemplated under the section.

Judgment is reserved till Monday next.

BANKING INQUIRY COMMITTEE.

—:o:—

Conference Of Provincial Chairmen In Calcutta.

BOMBAY, Dec. 16.

The Chairman of the Indian Central Banking Enquiry Committee has issued the following press communique.

"The Conference of the Chairmen and Secretaries of the Provincial Banking Enquiry Committees will be held at the Treasury Buildings, Calcutta, on the 3rd and 4th January, 1930. Sir Purshotamdas Thakurdas, acting Chairman of the Indian Central Banking Enquiry Committee, will preside, and it is expected that the Hon. Sir George Schuster, Finance Member, will be present on the opening day of the Conference, if possible, or at least on the second day."—A. P.

LONDON INDIAN CHAMBER OF COMMERCE.

—:o:—

Mr. Wedgwood Benn To Attend Annual Dinner.

LONDON, Dec. 15.

Mr. Wedgwood Benn has consented to attend annual dinner of Indian Chamber of Commerce which is being given on the 30th December. This is the first occasion when an Indian Secretary of State attends the function of the London Indian Chamber of Commerce. It is considered as very probable that Mr. Benn would make observations of considerable interest to India on that occasion.—Free Press.

Cheap Christmas Telegrams.

—:o:—

The Eastern Telegraph Company, the Indian Radio Telegraph Company and the Indo-European Telegraph Company are again offering facilities to the public for cheap Christmas and New Year greetings for all parts of the world from the 15th instant to the 5th of January 1930.

These telegrams will be accepted at all Government telegraph offices in India, Burma and Ceylon.—

TROUBLE AT ROTHBURY COLLIERY.

—:o:—

Miners Attack Police.

WILD SCENES FOLLOW SHOOTING.

LONDON, Dec. 16.

Sydney.—Four thousand miners of Rothbury colliery viciously attacked the police early this morning. The police used their revolvers. Three miners were wounded and several police were injured by stones.

Wild scenes followed shooting. Groups of furious miners repeatedly and desperately attacked the police, the affray lasting twenty minutes. Trouble recurred later in the morning, miners trying to force their way into the colliery. Baddeley, a member of New South Wales' Legislature, was injured in the melee while attempting to pacify the miners.—Reuter.

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BANKRUPTCY BUDGET FOR BOMBAY?

(Continued from page 1.)

thing that can be done to stop such a dislocation would be conferring an incalculable benefit of the community. I have seen it suggested in England that every strike should be followed by an official enquiry into its cost, and that the result of that enquiry should be published in order that all concerned should realise the vast waste that follows a strike or a lock-out. Such a suggestion has much to recommend it. So far as the strikes of 1928 and 1929 in Bombay are concerned, it is probable that labour has lost far more than it can ever hope to make up during the course of a generation, while the permanent loss to capital is reflected in the sombre balance-sheets of the joint stock companies. Surely there is some way in which this waste can be avoided, the waste of the time, the energy, the health and the savings of labour expended in a war of attrition against Capital, which has already led to heavy losses and the closing down of mills which in its turn has led to permanent unemployment for several thousands of people. To my mind it all seems so futile, so poor an advertisement for human capacity to deal with realities vital to social and commercial life.

CRISIS FACING BOMBAY.

It does not appear to me that the problem can be settled by action against individuals or by criticism of a whole industry, nor is it to be solved by piecemeal tinkering with methods of production and sale. It seems, to those of us who have pondered over the perplexities of the situation, that it can only be faced from the standpoint that there exists a crisis in the life of Bombay City which can be met only by the discarding of pre-conceived ideas, whether they relate to the attitude of employers towards their workers or to trade secrets, methods and ideas. Just as in the Great War the manufacturers of England threw their brains and resources into a common pool because the need of England was vital and transcendent, so in this City should the leaders of its commercial and business life confer with the leaders of its principal industry to see what can be done to save the City from disaster and the loss of its principal industry. Apart from all questions of processes and marketing and competition the stability of labour, its contentment and efficiency must be closely studied. The workers must be made to understand the situation and be prepared to take their part in the reconstruction of the industry. Employers must get into touch with them, and in this work must be enlisted the services of all who have the interests of Labour at heart, and who believe in trade unionism as a potent factor in the uplift of labour, excluding all those whose only interest in the workers is their exploitation as an easy asset in a political campaign.

NOT BEYOND SOLUTION.

I am told that the problem is insoluble, and it is true that the experiences of 1928 and 1929 give colour to that belief; but for my part I cannot believe that the combined brain and energy of the people of Bombay are incapable of solving a problem so vital to their very existence. I look forward to the time, in near future I hope, when rationalisation of managing control combined with a determined effort among labour leaders to produce regular and more efficient working will carry all concerned in the industry again to prosperity. These unsettled conditions produce a hesitancy to embark upon new undertakings and this hesitation manifested itself also in uneasiness on the Bombay Stock Exchange this year. And it is an important factor in most of the problems which Bombay businessmen have to face to-day.

FORECAST OF BUDGET.

Unfortunately it is not the only factor. And while I am not prepared in the presence of such a strong body of experts both from the Government of India and from the business world, to discuss the financial position in detail, I wish to assure you that my Government are keenly alive to the difficulties of the financial situation to-day, and they welcomed the appointment of the Banking Committee in the hope that it would lead to the exploration of credit sources hitherto inadequately tapped. The financial difficulties of this Presidency, however, are well known to you and at the present time we are striving to frame a budget for 1930-31 which will definitely terminate the series of deficits which has marred this Presidency's financial history. The difficulties consist mainly of inherited commitments, and not the least burdensome is a financial settlement based upon prognostications which have turned out to be incorrect. We have every hope that the next settlement will give this Presidency more scope for the expansion of its revenues. An additional effect of these burdens has been to make it very difficult to provide adequately both for the proper discharge of our responsibilities for law and order and for the full expansion of public utility departments, and if education and other social services are to be adequately developed outside sources of taxation must be made open to us. In addition to these demands upon our current revenues, we have in hand a very large business proposition--the Sukkur Barrage and its dependent canals, which will serve a new six million acres and which is calculated to yield when completed over Rs. 15 crores worth per annum of additional crops.

NOT A CHEERFUL OUTLOOK.

The outlook is not a cheerful one. But in this, as in all other great problems, I am a believer in first taking stock of the situation, seeing how matters real stand, cutting out the deadwood, and ensuring that everything possible has been and is being done within itself to secure sound and efficient organisation based on wise policy. Then being quite clear that our own house is in order and not open to criticism, we may turn to see what, if any, outside help we may rightly demand. This test I would equally apply to our financial, economic, labour and industrial situations and the like, and, as far as Bombay City is concerned, the vital factor--the condition of the Mill Industry. And this test, I hope and believe, we are now setting ourselves. As regards the mill situation, provided this is done and the consumer is safeguarded, the increase in tariff now being asked for would seem to be of great potential value in tiding over the present, and, as we hope, temporary difficulties.

DEVELOPMENT OF AVIATION.

I have left one interesting point to the end--the development of the Air Services in India. I have always regarded it as inevitable that the London-Karachi Service must result in extension in India, and I shall follow with interest the discussion which will take place here on the three resolutions relating to this subject. I can assure you that any proposals which will lead to the linking up of Bombay by air with Karachi and other parts of India will receive my closest considederation, because I regard it as vital that Bombay should not be excluded from direct participation in, and connection with, the great Air Services which are being established throught out the East in order to link up with the West.

I thank you, Gentlemen, for the kind way in which you have received me to-day. My Government have always welcomed the advise of the Bombay Chamber of Commerce, and it is my earnest hope that the discussions which will take place here to-day and the following days will have an important effect on the commercial life of India and of this Presidency.

With a vote of thanks to the Governor, the meeting came to a close.

SIR GEORGE RAINY AND SIR G. SCHUSTER AS GUESTS.

The Associated Chambers of Commerce reassembled in a Conference on Monday afternoon, under the Chairmanship of Mr. G. L. Winterbotham, and considered resolutions. Sir George Schuster and Sir George Rainy were present at the Conference.

INCOME-TAX AND BONUS TO EMPLOYEES.

Mr. W. T. Howison moved the first resolution protesting against the recent decision of Government to disallow as a business expense in computing profits for income-tax purposes, any sums paid by an employer to an employee as bonus or commission on profits unless such payments are obligatory by virtue of the terms of contract or agreement between employer and employee.

Sir Hugh Cocke (Bombay Chamber) seconded the resolution.

Sir George Schuster, the Finance Member, explained that really speaking there was no difference of opinion between the Government of India and the Chamber. There was a certain amount of misunderstanding with regard to Government's position in the matter. They were quite prepared to accept the resolution because he considered that what the Chamber wanted was reasonable. The Government did not interpret the law as the Madras High Court interpreted it. They were anxious now to give effect to the resolution subject to certain provisions. At first they thought they could do so without legislation, but he found that the Legislative Department had advised the Government that legislation was necessary. He assured that this would be done.

The resolution was unanimously passed.

Mr. J. A. Tassie on behalf of the Bengal Chamber moved:--"This Association again urges the Government of India to recognise, when computing income-tax, the principle of making provision for business losses and to permit an assessee to carry forward such losses for a period of three years."

The resolution being seconded by Mr. H. A. Sams was unanimously adopted.

The third resolution was moved by Sir Leslie Hudson which disapproved of the principle involved in Clause 11 of the Indian Income-tax (Amendment) Bill, being of the opinion that an assessee should be permitted to select his own representative without restriction. Seconded by Mr. H. F. P. Hearson, the resolution was passed.

TAXATION ENQUIRY COMMITTEE RECOMMENDATIONS.

On behalf of the Burma Chamber Mr. Howison moved:--This Association reaffirms the resolution adopted at the last annual meeting in December, 1928, requesting the Government of India to give effect to the recommendation of the Taxation Enquiry Committee that dividends received by holding companies from companies which have already been assessed to super-tax should not again be assessed to super-tax in the hands of the holding companies. The resolution was adopted.

Mr. E. A. Pearson of the Karachi Chamber moved and Sir Hugh Cocke seconded:--"That in view of the continual necessity of expanding railway communications throughout India, this Association is of opinion that the funds at the disposal of the Railway Board should be ordinarily expended upon the construciton of new lines rather than employed for the purchase of systems already in existence."

PURCHASE OF NEW RAILWAY LINES.

Sir George Rainy (Commerce Member) said that the Government were not bound down to any particular policy of buying lines, but their transactions depended on the circumstances of a particular case. It had been a practice of the Government of India to consider all the circumstances of the case before purchasing new lines. He assured the Conference that the Government would give due weight to the suggestions made in the resolution.

The resolution was passed unanimously.

Sir Joseph Kay moved the next resolution:—

"This Association recommends to the Government of India that in view of the conflicting decisions of the High Courts of Bombay, Calcutta and Madras as to the true meaning of the words 'suits for land' in Clause 12 of the Letters Patent of those High Courts, Clause 12 be so amended as to establish beyond question that the said High Courts have jurisdiction to entertain a suit on a mortgage of land, as also a suit for specific performance of a contract for the sale or purchase of land, as also a suit for damages for wrongful extraction of minerals from land, where either of the parties to such suit resides, or the cause of action arises, either wholly or in part, within the local limits of the ordinary original jurisdiction of the High Court, notwithstanding that the land is situated without such local limits.

"The Association suggests that such amendment may be most conveniently effected by adding an explanation to Clause 12 of the Letters Patent of each of the said High Courts to the effect that a suit for land does not include a suit on a mortgage of land, nor a suit for specific performance of a contract for the sale or purchase of land, nor a suit for damages for the wrongful extraction of minerals from land. And this Association further recommends that Clause 10 of the Letters Patent of the Rangoon High Court, corresponding to Clause 12 of the Letters Patent of the said High Courts of Bombay, Calcutta and Madras, be similarly amended."

He said:—"My case, Sir, is briefly this—that different constructions have been placed by the various High Courts in India on the words 'in the case of the suits for land' in Clause 12 of the Charters of the Calcutta, Bombay and Madras High Courts, and as some of the decisions given by the Calcutta and Madras High Courts are in direct conflict and are also at variance with the findings of the Bombay High Court, we have a fear that if a suit on this question was carried as far as the Privy Council the Law Lords there may take a view (which rests entirely on the construction of the Clause) which may be quite the contrary to that of the Bombay High Court, and this obviously would be a serious matter for the commercial community throughout India.

"The points I have made, Sir, have in the main already been conveyed to Government both by the Indian Merchants' Chamber and my own Chamber, but I want this meeting to support this resolution in the hope that Government will realise the importance the commercial community as a whole attach to this uncertain part of the law."

The following resolution was also passed:—

"That in view of the serious inconvenience likely to be caused to passengers and their servants by the proposed abolition of servants' compartments in railway upper class coaching stock, the Association strongly urges on the Government the desirability of retaining such compartments and also providing them with lavatory accommodation."

Sir George Rainy said that the Railway Board had reconsidered the question and decided to retain the servants' compartments and also to provide lavatory accommodation, but of a smaller design.

The resolution was carried.

The Conference then adjourned to Tuesday, 10-30 a.m.

BOGEY OF COMMUNALISM.

—:o:—

Labour M. P. Blames British Govt.

LONDON, Dec. 15.

"Communalism which is rampant in India is the result of our recognition of communalism," says Mr. Thorne, Labour M.P., discussing the Indian problem in "Glasgow Forward." Mr. Thorne warns the British public that India is increasingly asserting her capacity to take concerted action and reminds the public to remember that it is only "johukums" that cooperated with the constitutional inquiry. He says "johukums" are also found in London and they claim to represent India. But Britishers must make no mistake of recognising them as true representatives of India. As regards communalism which is regarded as the chief obstacle to grant of Dominion Status, Mr. Thorne says:—

"Imagine the House of Commons elected by Catholics, Protestants, Quakers and Jews as Catholics, Protestants, etc. Communalism in India is mainly due to our recognition of communal principle."—Free Press.

LONDON, Dec. 16.

Paris.—Havas Agency message says: Airmen Le Brix and Rossi hopped off from Le Bourget at noon for Benghazi "en route" to Saigon.—Reuter.

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CONDITIONS.

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(a) Death or disablement shall result within ninety days after the accident.
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MUSLIMS AND SARDA ACT.

Anti-Child Marriage League Formed.

To The Editor Of "The Chronicle"

Sir,—I enclose herewith a copy of the manifesto of the Anti-Child Marriage League together with copies of His Excellency the Viceroy's reply to the League's letter, and a letter now addressed to prominent Mussalmans of India It is hoped that you will be so good as to spare some space in your hospitable columns for the manifesto and the correspondence sent herewith.

The League cordially invites all Mussalmans who agree with the league's object to inform the Secretary of league if they desire their names to be included among the signatories to this manifesto.
—Yours, etc.

ARIF HASOI.

Dec. 13.

The undersigned heartily welcome the child-Marriage Act of 1929, which provides for the eradication of a long neglected social evil. We sincerely congratulate the Government on their achievement in this respect, and assure them that in spite of the minatory protests of a certain vocal section of Indian Mussalmans, enlightned muslim opinion is pledged to support the reform which the said enactment aims at. The strong attitude the Government adopted in the Central Legislature made a strong appeal to the thinking section of Indian Mussalmans, and it is sure to have created an impression in all Islamic countries. If the Government allows itself to be stampeded into any deviation from this historic measure of reform on account of the factitious agitation which a certain section has set on foot, it will be interpreted as a sign of weakness. It is not our purpose to analyse the motives of those who are engaged in this anti-reform agitation, but we can confidently affirm that by far the greatest majority of those of the educated Mussalmans who have joined hands with the others who profess to have been moved by religious considerations, are wholeheartedly for this reform and regard it long over-due, and their protest is intended only for a constitutional safeguard for the future, with which the Government of India under the present constitution has no concern.

Those who have taken it upon themselves to prove that a social reform which has been hailed throughout the world as a grateful blessing is in the nature of interference with religion can delude none but themselves, and yet those others who entertain hopes of side-tracking the Indian Mussalmans into another emotional outburst of blind civil disobedience by raising the overworked cry of "Religion in Danger" are overestimating their powers and are engaged in a futile attempt to create a bubble which will burst at the first touch of reality.

We assure the Government that this enactment so far from being opposed to the spirit of Muslim law is it inevitable corollary and helps to amplify the principles underlying the Muslim law of marriage.

Finally once again we offer the Government hearty congratulations on its welcome achievement, and assure His Excellency the Governor General that he will find enlightened Muslim opinion in India solid in support of this Government's action in regard to this matter.

It is a matter of profound gratification for the supporters of this reform to find that His Excellency the Governor General's reply to the anti-reform deputation is a guarantee that the reactionery activities of those who propose to influence public opinion against this reform will not find favour with the Government.

2 Maulana Mohyeddin, Ahmad B.A., Prof. The Azad Press, Delhi.
3 Maulana Mohammad Daood Gaznawi of Amritsar.
4 Maulana Hafiz Fayyaz Ahmad Sahib, Prof. Jamia Millia, Delhi.
5 Maulana Rashadal Khairi, Editor "The Ismat" Delhi.
6 Maulana Israr Hussain Khan of Saharanpur.
7 Maulana Mohammad Ismail Gazanavi of Amritsar.
9 Maulana Abdul Hayy, Prof. Jamia Millia, Delhi.
10 Maulana Shamsul Islam of Delhi.
12 Mr. Araf Hasvi, Secretary, City Congress, Delhi.
13 Mr. Asaf Ali, Bar-at-law and Municipal Commissioner, Delhi.
14 Mir Mohammad Hussain Bar-at-law and Municipal Commissioner, Delhi.
15 Mr. Syed Mutmain Ali Saheb.
16 Mr Abdul Ahad Delhi, Barilly
17 M. Altaf Hussain of Barilly
18 Mr. Tasadaq Ahmad Shirwani M.L.A., Bar-at-law, Allahabad.
19 Qari Abbas Hussan Sahib.
20 Kh: Ata Ullah Sahib, Bar-at-law, Delhi.
21 Kh: Bhaud Din Zkiriya Fayyazi M.A., "Muslim University" Aligarh.
22 Dr. Syed Mhmud Ph. D., Bar-at-law, Bihar.
23 Hafiz Ata-ur-Rahman Sahib of Hoshiarpur.
24 Nawab Mumtaz Hassan Khan of Delhi.
25 Sheikh Ehsanul Haq, Municipal Commissioner, Delhi.

Copy of letter from the P. S. to H. E. the Viceroy.
D. O. No. 6542-G. M.
VICEREGAL LODGE,
Delhi.
11th November 1929

Dear Sir,—I have laid your letter of 9th November before His Excellency who desires me to thank you very much for it and for the copy of the manifesto which he has read with much appreciation.

With regard to your desire that a deputation should wait upon His Excellency, he desires me to say that as he leaves Delhi on November 15th for an extended tour, he is afraid that it will be difficult for him to comply with your request. You will, however, appreciate from the reply which he gave on the 9th November to a Muslim deputation on this subject that he fully sympathises with your point of view.—Yours, truly,

Signed.
Private Secretary to the Viceroy.
M. Mohyeddin Ahmed Esq. B.A.
15, Darya Gunj,
DELHI.

Dear Sir,

I have the honour to forward herewith a draft-manifesto, together with a copy of His Excellency's reply, to our, letter. An advance copy of the draft was supplied to His Excellency prior to the representation of the anti-reform Deputation. His Excellency's reply speaks for itself. It is, however, necessary that we should do all in our power to strengthen the hands of the Government and therefore, it is requested that you may be so kind as to let me know, at your earliest, convenience, whether your name may be included among the signatories to this manifesto.

Further, we shall be glad to receive any suggestions from you.

Yours truly,
M. MOHYEDDIN AHMAD.
Secretary Anti-early Marriage League.

DEATH OF ALLAHABAD BARRISTER.

—:o:—

Tribut Paid To Mr. Nehal Chand.

ALLAHABAD, Dec 16.

The death took place here last night from pneumonia of Mr. Nehal Chand, Bar-at-Law, one of the oldest members of the Bar. All the judges of the High Court and the Bar assembled this morning and paid tributes to the deceased's character and abilities. Local courts are closed today in memory of Mr. Nehal Chand.—A. P.

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CONSIDERABLE DECLINE IN SHARES.
Weekly Market Reviews.

From Our Special Correspondent.
Bombay, Dec. 13.

MONEY.

Call funds were in fair demand at about 4 to 4½ per cent. and the money market ruled steady. Arrivals of cotton are on the increase and the full pressure for its finance may be felt shortly. The cash balance of the Imperial Bank shows a substantial decline and is largely accounted for by the demand for cotton finance and a big fall in Government deposits. The large payments made for sterling purchases, the recent contraction of currency and the beginning of the month requirements were among the causes that brought about this fall in the public deposits. The trade demand shows a decrease of Rs. 132 lacs, but this is largely due to the increase of Rs. 1 crore in other deposits. The following are the fixed deposit rates:—One month 4 1|2 per cent. two months 5 per cent. three months 5 1|4 per cent and six months 4 3|4 per cent.

The discount rate of the Bank of England is reduced from 5 1|2 to 5 per cent. with effect from the 12th December.

The statement of the Imperial Bank of India as of 6th December shows a large decrease of Rs. 525.33 lacs in the Cash balance now amounting to Rs. 18,93,55,000 as compared with Rs. 11.84 crores at this time last year. The percentage of cash to liabilities is 23.50, a decrease of 4.76 per cent. under last week. Loans and Inland bills discounted are up by Rs. 3.76 lacs and Rs. 14.91 lacs respectively, while Cash credits are down by Rs. 46.17 lacs. Government deposits have fallen by the large figure of Rs. 614.05 lacs to Rs. 7.86 crores, while Other deposits have increased by Rs. 108.30 lacs to Rs. 70.92 crores. The Bank rate is unchanged at 7 per cent.

Gilt edged securities remained quiet during the week and prices are somewhat lower. There was some enuquiry in the short-dated 6 per cent Bonds, but only small business resulted. The continued fall in the India Sterling stocks in London is responsible for the decline in the local market. 3 1|2 per cent. India Sterling bonds which stood at £63 in May 1929 are down to £61|5, but the latter rate excludes the 17½ shillings paid for interest. To-day, however, rates have hardened in London on the reduction in the Bank of England rate and the issue of 12 months' India Sterling Treasury bills instead of a longer term loan. 3 1|2 per cent. Stock gained two points to £63-1|4. In the local market 3 1|2 per cent. Paper closed steady at Rs. 67|4 and 5 per cent. 1945-55 Loan quietened to Rs. 101. 1935 and 1933 Loans were almost unchanged at Rs. 97|7 and Rs. 100/3 and 1939-44 is quoted at Rs. 95|14. 6 per cent. Bonds due 1930, 1931 and 1932 quietened to Rs. 100|6. Rs. 101|6 and Rs. 102|6 respectively, 6 1|2 per cent. Bombay Development Loan declined to Rs. 105|4. 4 per cent. 1960-70 Loan kept steady at Rs. 76|14 and 1934-37 at Rs. 90|4. 4 1|2 per cent. 1955-60 Loan were unchanged at Rs. 86|8 and 1934 Bonds at Rs. 95|10.

It is announced that the Secretary of State for India has invited tenders for £6 million India bills to be received by the Bank of England on December 17th for Capital expenditure on railways. The loan is repayable on December 20th 1930.

This announcement is viewed with favour in business circles since the floating of a long term loan in London would necessarily have been more expensive in view of the present low prices for Indian Sterling securities. Government can raise a long term loan, if necessary, to meet the £6 million maturing treasury bills next February, when conditions may be more favourable.

The currency return of the 7th instant shows a decrease of Rs. 103.34 lacs in note circulation which now stands at Rs. 179.73 crores. Silver coins in reserve have decreased by 103.43 lacs to Rs. 106.15 crores. Silver bullion under coinage fell by Rs. 42.81 lacs to Rs. 3.54 crores, this being offset by increases in rupee and sterling securities of Rs. 29.06 lacs and of Rs. 13.84 lacs respectively. Gold coin and bullion remain unchanged at Rs. 32.22 crores. The metallic reserve ratio to circulation is 78.96 as against 79.31 a week ago.

EXCHANGE.

The tone of sterling exchange continued steady and rates were maintained. Sellers of ready T. T. quoted 1s. 529/32d. with hardly any buyers at 1s. 5-15|16d, at the close. The reduction in the Bank of England rate infused greater strength in the market. Both the export and import trade still lack seasonal activity. In the forward market rates are unchanged and some business is reported for December 1930 at 1s. 5-15|16 with sellers over. The following are the forward rates:—December 1s. 5-29|32d., January 1s. 5-15|16d. February 1s. 5-29/32d. March/April 1s. 5-7/8d and May 1s. 5-27|32d.

The dollar sterling quotation after improving from dollar 4.88-7|32 to dollar 4.88-7|16, declined and closed at dollars 4.88-1|16. French ffancs are quoted at 123.92, the Belga at 34.87 and the Italian lira at 93.25.

GOLD.

Prices in the gold market were virtually unchanged with ready quoted at Rs. 21-9-0 per tola, but a steady undertone prevailed. The demand from upcountry is still some 12,000 tolas a day. Stocks on hand approximate 1 1/4 lacs tolas. Sovereigns show no change at Rs. 13-7 both for ready and 13th January 1930 delivery. In London the quotation for gold after receding to 84s. 10 1|2d. closed at 84s. 11 1|2d. In our market the highest and lowest rates were Rs. 21-9-0 and Rs. 21-8-9 for ready, Rs. 21-8-3 and Rs. 21-8-0 for 17th December and 15th January settlements. The incoming mail is expected to bring £30,000 gold. Inclusive of these arrivals and exclusive of the present week's shipment the total visible supply from London to India is about £105,000. The total imports during the week amounted to Rs. 21,09,453 in bar and coin This week's shipment from London is expected to be £45,000.

SILVER.

A dull and quiet tone characterised the silver market during the week and prices tended downward. The alarming reports regarding the political situation and internal strife in China had little effect on the market, and the Shanghai tael has been barely maintained at 2s. 2-15|16d. The local market opened steady at Rs. 51-12 for ready, but the rate declined and moved between Rs 51-5 and Rs. 51-9 per 100 tolas. America was a buyer for forward, while China banks took no interest. The daily offtake stands at about 125 bars and stocks on hand are fairly large at some 4200 bars. In London the highest and lowest rates during the week were 22-11|16d and 22-9-16d. for ready and forward. In our market the highest and lowest rates were Rs. 51-11 and Rs. 51-5 for ready, Rs. 51-9 and 51-4 for 20th December settlement and Rs. 51-10 and Rs. 51-5 for 20th January settlement. The incoming mail is expected to bring £45,000 silver. Inclusive of these arrivals and exclusive of the present week's shipment the total visible supply from London to India is about £192,500. The total imports during the week amounted to 1076 bars and Rs. 211,433 in coin This week's shipment from London is expected to be £5,000. The Daily Trade Return of the 9th instant shows an export of Rs. 8,52,800 worth of Hongkong British dollars to Hongkong, which together with the two previous shipments on 22nd November and on 4th December aggregate Rs. 36.64 lacs.

SHARES.

During the three working days on the Stock Exchange, a distinctly weak tone prevailed and prices declined considerably. There were many sellers in all issues, and bears seem to control the market. In the cotton mill section the prices declined on the uncertainty as to the result of the recent mill-owners' conference with Government at Delhi in connection with Mr. Hardy's report. The following are the fluctuations in some of the leaders:—Bombay Dyeing Rs. 717-8 702|8; Century Rs. 296|4-286|4; Central India Rs. 457|8-453|12; Crescent Rs. 79|6-75; Fazulbhoy Rs. 511|4-490; Indian Bleaching Rs. 106/4-102|8; Indore Malwa 368|12-367|8; Kohinoor Rs. 152|8-150; New Great Rs. 163|12-160; Pearls Rs. 307|8-288|12; Simplex Rs. 41|4; and Swadeshi Rs. 385-383|12.

In the miscellaneous section bears had the upper hand and in the absence of support from either bulls or investors, rates gave way. Tata Steels were the worst sufferers with Ordys. down by Rs. 10 to Rs. 52|12 and Defds, as low as Rs. 235. The Hydro group was equally badly off, Tata Hydros losing Rs. 30 to Rs. 1170. Andhra Valleys declined from Rs. 690 to Rs. 627|3 and Tata Power from Rs. 540 to Rs. 515. Alcocks receded from Rs. 305 to 292|8 and Bombay Burmah from Rs. 755 to Rs. 745. Bombay Tramways shares quietened to Rs. 133|12. Bombay steams kept steady at Rs. 208-12 and Scindias at Rs. 11|2. In cement shares, Bundi Cements lost 4 annas to Rs. 15|8 and Indian Cements form Rs. 247|8 to Rs. 233|12. Katni Ordys. lost about Rs. 10 to Rs. 180, while Defd. shares were unchanged at Rs. 665. Among railway shares, Central Provinces eased to Rs. 87. Other shares were unchanged.

Imperial Bank shares were unmoved at Rs. 1320 and Contributories are quoted at Rs. 325. Bank of India shares kept steady at Rs. 95 and those of the Central Bank at Rs. 16/10.

The Millowners of India who met in a conference with the Government of India at Delhi have been asked to submit for the consideration of Government a memorandum on Mr. Hardy's report in connection with the substitution of specific for ad valorem duties on imported cotton goods.

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Beautiful hair is simply healthy, *well-nourished* hair. The roots must not be starved. If you want your hair to be plentiful, lustrous and easy to manage, use KOKO. All the ingredients necessary to feed, cleanse and stimulate the scalp and to produce a vigorous growth of beautiful hair are in this famous preparation. Buy a bottle to-day.
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KOKO is famous in every part of the East, not only for its unrivalled properties in promoting a healthy and luxuriant growth of beautiful hair, but as a delightfully fresh and invigorating dressing in trying climatic conditions.
Koko FOR THE HAIR
Of Chemists, Stores, etc., throughout the East. (English Prices 2/6, 3/- & 5/6 per bottle)
KOKO MARICOPAS Co., Ltd., 16, Bevis Marks, London, E.C.3.

How to obtain **Good Health**
When you feel "below par" you are using up more nervous energy than is being replaced. This "feeling below par" is not such an extraordinary matter, if you come to think of it. Your nerves bear the stress of modern life, they do the work, *they* are in action all day long.
that's why 9 out of 10 *suffer from "nerves."*
That's why nine people out of ten suffer from some form of "nerves,"—fatigue, sleeplessness, lack of concentration or weakness. If you want to conquer these symptoms, if you want to get good sound health, you must go to the root of the matter, just as you would water the roots of a tree, knowing that the dullness of the leaves is only a sign—a symptom—of dryness.
go to the *root of the matter.*
You can do that with Sanatogen. Sanatogen goes to the very cells of your body and enables them to stand the strain. Just as the whole tree will become fresh again after the roots have been watered, after using Sanatogen your health will revive completely.
the elements from which *new health is derived.*
Sanatogen contains exactly those elements—phosphorus and albumin—from which new health and strength are derived. Try Sanatogen for a few weeks and you will notice how all the symptoms of weakness disappear, how fresh and healthy you will be.
Sanatogen is sold at all Chemists and Bazars.
SANATOGEN
The True Tonic-Food

The Bengalee
(ESTD. 1858.)
(Organ of Indian Nationalism).
THE OLDEST INDIAN DAILY PAPER IN CALCUTTA.
It is published daily except Mondays and Circulate throughout India.
As an advertising medium the "Bengalee" is second to none in the Indian Press

Marjorie McKenna AGE 16—

and 9 years before

Feb. 25, 1918. Age, 7 years 5 months: weight, 1 st. 11½ lbs.

BEFORE TAKING VIROL

April 21, 1918. Age, 7 years 7 months; weight, 2 st. 11½ lbs.

AFTER 8 WEEKS ON VIROL

How VIROL BUILDS for *LIFE*

At the age of 7 years 5 months, Marjorie McKenna was suffering from the most serious form of wasting. To-day, thanks to Virol, she is a healthy, well-grown girl showing no trace of the tremendous strain thrown upon her constitution during her terrible illness

Remarkable Evidence

At 7 years 5 months, Feb. 25th, 1918, Marjorie McKenna was admitted to Rosevale Hospital, Dumfries, in a state of extreme emaciation and exhaustion (Photo 1) and with many sores. She weighed 1 st. 11½ lbs. Apart from dressing of the sores, *she had no special treatment except Virol, which was given her thrice daily.*

On the 21st April, eight weeks after admission, her sores were all healed and she weighed 2 st. 11½ lbs. (Photo 2). Virol not only restored her to health then, as the Matron of the Hospital certifies, but to-day her doctor is able to write: "*I have examined Marjorie McKenna and find that she is in perfect health.*"

No other food has the same reconstructive powers, because no other food contains the same life-giving ingredients in the same proportions.

VIROL

Give your child Virol in the critical years of growth and development.

VIROL LTD., BALING, LONDON, W.5. ENGLAND

LOCAL PRODUCE MARKET

Absence Of Demand.

GENERAL SENTIMENT BEARISH.

Bombay, Dec. 16.

The local produce market is keeping quiet and in the absence of demand prices are showing a downward trand. It can safely be assumed that some big export houses have succeeded in creating a general bearish feeling. The operators have adopted a waiting attitude. Some export house is said to have offered groundnuts at £17-10-0 for March-April shipment in Europe.

GROUNDNUTS.

The local groundnut market exibited quiet tone to-day and prices are sagging. Bombay Bold spot were sold to-day at Rs. 9/15 and Red Boria were sold at Rs. 9/12. Offices are moderate sellers and there is marked absence of any buying. The market is technically healthy as there is no long interest while some offices are said to carry unprotected short interests. Under such a state if some powerful operators decide to purchase freely, prices are likely to show a rapid rise. We strongly advise buying at this level as we believe later on materially higher prices will be registered.

CASTORSEED.

The Castorseed section is quiet with no demand. May delivery is quoted at Rs. 9/12.

LINSEED.

Some export house is reported to have sold spot Linseed to-day at Rs. 13-6-0 and May delivery is quoted at Rs. 12-5-6. The market is quiet but steady.

COTTONSEED.

This market is also weakened by the selling of export houses and general sentiments is inclined towards lower prices. Ready is quoted at Rs. 4-0-6 and February is quoted at Rs. 4-2-6.

LIVERPOOL WHEAT MARKET.

Liverpool, Dec. 14.

The Wheat market was quiet with less enquiry. State long liquidation continues and prices have suffered a further fall of 1-1/8d. Near months are comperatively steady. To-day's closing quotations were as under:—

December 8-11 1/8 — 3/4.
March 9-5 1/8 — 1 1/8.
May 9-7 1/4 — 1 1/8.

CHICAGO WHEAT MARKET.

Chicago, Dec. 14.

The Chicago wheat market ruled easy on long liquidation and prices have registered a further fall. Although the technical situation of World is strong and the visible supply at the end of the year is bound to show a big decline, recent shake out on the Stock Exchange has a marked effect on operators who seems to have taken an indifferent attitude. The market closed to-day as under:—

	dollars per bushel.
December	1.18 — 2 1/2
March	1.25 — 2 5/8
May	1.29 — 2 5/8

Messrs. Thos. Smith & Co. have received the following cable from Liverpool:—

"Market dull but consider purchases advisable on any further declines."

ARGENTINE LINSEED MARKET.

Liverpool, Dec. 14.

The Argentine Linseed market is quiet but steady. Recent liquidation has improved the situation materially and there is marked absence of buying. The market closed at unchanged prices with February 19.35 and March 19.45.

PEPPER AND GINGER.

—:o:—

Bombay, Dec. 16.

Yesterday prices collapsed to Rs. 325/- and to-day there was extensive covering which hardened prices to Rs. 340/- to-day. Offices are selling. There was good demand for ginger. To-day's closing quotations were as under:

Pepper Alipic ready	340
Pepper Maha 15	340
Pepper Jeth 15	345
Ginger unwashed ready	33
Ginger washed ready	36
Ginger unwashed Maha	32
Ginger washed Posh	35

ALLIPIC QUOTATIONS.

Ginger	160
Pepper	355
Pepper Garble	63

Later on prices further improved Maha delivery pepper was fetching Rs. 345/- and Jeth delivery Rs. 350/-.

PRODUCE RECEIPTS.

—:o:—

Bombay, Dec. 16.

	Cwts.
Wheat	2,102
Linseed	1,908
Rape, Rai and Mustard-seeds	59
Gingellyseeds	1,652
Poppyseeds	56
Groundnuts	32,613
Castorseeds	180
Rice	1,005
Myrabollams	2,869
Cottonseeds	19,936
Mowraseeds	52
Gram	1,959
Joowár	1,100
Bajree	2,515
Coal	2,076 Tons.

THE SEEDS TRADERS' ASSOCIATION.

—:o:—

Bombay, Dec. 16.

Castorseeds Delivery May Opening Rs. 48/14/6 Highest Rs. 49/1 Lowest Rs. 48/10/6 Closing Rs. 48/13

Groundnut Seeds Delivery February Opening Rs. 50/13 Lowest Rs. 50/7 Closing Rs. 50/11

Money Market.

—:o:—

EXCHANGE QUOTATIONS.

Bombay, Dec. 16.

B. C. RATE.
T T 1/5 7/8
D D 1/5 29/32.

LONDON—
Banks Selling T T 1-5 29/32 ready.
Banks Selling D D 1-5 15/16.
Banks Selling T T 1-5 29/32 Dec.
Banks Selling T T 1-5 15/16 Jany.
Banks Selling T T 1/5 15/16 Feb.
Banks Buying T T 1/5 31/32 Ready.
Banks Buying D D 1/6 Near.
Banks Buying T T 1/5 31/32 Near.
Banks Buying 3 Mos 1/6 1/4 Dec.
Banks Buying 3 Mos 1/6 9/32 Jany.
Banks Buying 3 Mos. 1/6 9/32 Feb.

NEW YORK—
B. C. Rate T T 275 1/4
Banks Selling T T 274 1/2
Banks Buying T T 273 1/2

PARIS—
Banks Selling D D 922.
Banks Buying D D 932

Banks Buying 3 Mos. 940.

JAPAN—
Banks Selling T T 134 1/2
Banks Buying 60 Days 132

HONGKONG—
Banks Selling D D 118

SHANGHAI—
Banks Selling D D 150 3/4

SINGAPORE—
Banks Selling D D 155 1/2

JAVA—
Banks Selling D D 90 1-8

CROSS RATE—
New York/London 4.83 3/16 14th inst.
Shanghai/London 2/2 7/8 16th inst.
Japan/London 2/0 1/16 14th inst.
London/Paris 123.95 14th inst.
London/Belgium 34.860 14th inst.
London/Switzerland 25.10 3/4 14th inst.
London/Italy 93.20 14th inst.

Tone of Sterling Exchange:—Firm.

Gold £4-4-11 1/2 13th inst. £4-4-11 1/2 14th inst.

Silver London Ready 22 1/2 13th inst. 22 9/16 14th inst.

Silver London Forward 22 9/16 13th inst. 22 9/16 14th inst.

Silver New York Ready 49 5/16 13th inst. 49 3/8 14th inst.

London Discounts 3 Mos. 4 13/16 per cent. 13th inst. 4 25/32 per cent. 14th inst.

London Discounts 6 Mos. 4 3/4 per cent. 13th inst. 4 3/4 per cent 14th inst.

Imperial Bank Rate 7 per cent.

Bank of England Rate 5 per cent.

Money:—Inter Bank Call 4 per cent. Nominal. 3 Mos. 5 per cent. 6 Mos 5 per cent. 12 Mos. 4 1/2 per cent.

Tone:—Firm

Tone of Silver. Quiet. China Banks sold. Bazaars bought.

GOVERNMENT SECURITIES.

Bombay, Dec. 16.

3-1/2 per cent Rupee Paper Rs. 67/15

4 per cent Conversion Loan due 1931-36 Rs. 90/10.

4 per cent Loan due 1934-37 Rs 90/4.

4 per cent Loan due 1960-70 Rs 76/13

4-1/2 per cent Bonds due 1934 Rs. 95/10.

4-1/2 per cent Loan due 1955-60 Rs. 86/8.

5 per cent War Loan due 1929-47 Rs. 96/4.

5 per cent Loan due 1935 Rs. 97/7

5 per cent Loan due 1939-44 Rs. 95/14

5 per cent Loan (Tax Free) due 1933 Rs. 100/4

5 per cent Loan (Tax Free) due 1945/55 Rs. 101/2/6

6 per cent War Bonds (Tax Free) due 1930 Rs. 100/5

6 per cent Bonds (Tax Free) due 1931 Rs. 101/5.

6 per cent Bonds (Tax Free) due 1932 Rs. 102/5

6-1/2 per cent B'bay Devp. Loan (Tax Free) due 1935 Rs. 105/2

4 per cent Port Trust due 1974 Rs. 75.

4 per cent Improvement Trust due 1974 Rs. 74.

4 per cent Municipal due 1974 Rs. 74/8.

5 per cent Bombay Municipal due 1959 Rs. 88/12.

6 per cent Bombay Municipal due 1954 Rs. 103/0

6 per cent Municipal due 1929-49 Rs. 100.

Forward Rates.— 7 Jan. settlement 3-1/2 per cent Rupee Paper Rs. 67/14/0 5 per cent. 1945/55 Rs. 101/2/0.

Tone of market.—Quieter.

LONDON DISCOUNTS.

—:o:—

Bombay, Dec. 16.

3 Months Discounts 4 25/32 per cent.

6 Months Discounts 4 3/4 per cent.

Bank of England Rate 5 per cent.

Call Money 4 1/4 per cent.

One Month 4 1/2 per cent.

Three Months 5 per cent.

Six Months 5 per cent.

Tone of Money Market:—Steady.

Imperial Bank of India rate 7 per cent.

Do You Want to Secure the Widest Market for Your Goods?

THEN

ADVERTISE

IN THE

Sunday Chronicle

The Most Popular Weekly in the Country.

C. P. CEMENT

SWASTIKA

BRAND

This is a

Quick Hardening Slow Setting Cement.

Government Alipore Test House Report shows this Cement attains in 2 DAYS strength required by British Standard Specification in 28 DAYS.

For full particulars apply to :—

SHAPOORJI PALLONJI & Co., 70, Medows Street, Fort, BOMBAY.

Mother

The servants, shopping, the children, guests — what a crowd of things to attend to! No wonder there are days when poor mother gets irritable, her nerves give out, and she ends up with a shocking headache and a feeling of utter exhaustion. How gladly, on these days, she turns to

CAFIASPIRIN

Two tablets, a glass of water, and Mother is herself again, well, bright and active as ever. For the boys too, when they have toothache or earache, for Dad when he is overworked, for Granny when her rheumatism is bad, for the whole family, CAFIASPIRIN spells relief from suffering, restored well-being and cheerfulness.

BAYER

Full of life

ROMPING, running, happy children, are full of life and boundless energy thanks to Horlick's Malted Milk. Mother knows the power of Horlick's to build up brain and body—to ward off chills and restore vitality to over-tired little systems.

Give the children Horlick's for health and happiness—morning, noon and night.

MADE IN A MOMENT WITH HOT OR COLD WATER

HORLICK'S THE ORIGINAL MALTED MILK

HORLICKS MALTED MILK CO. LTD. SLOUGH BUCKS. ENG.

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THE JUPITER General Insurance Co. Is growing into a healthy boyhood.

The Bombay Chronicle

FOUNDED BY SIR PHEROZESHAH M. MEHTA IN 1913. REGD. NO. B 1065.

It rests on the people of India to make the JUPITER INSURANCE CO. Strong Institution

BOMBAY, TUESDAY, DECEMBER 17, 1929.

HOW TO STOP FINANCIAL DRAIN FROM INDIA.

Principal Question Banking Committee Should Consider.

MR. LALJI NARANJI AND THE SURPLUS WEALTH.

The Bombay Provincial Banking Inquiry Committee resumed their public sittings in Bombay at the Committee room of the New Council Hall on Monday noon when Mr. Laljee Naranji, a prominent member of the Indian Mrchants' Chamber, Bombay, was orally examined. In a condensed written statement the witness made the following remarks in regards to what he considered the broad questions to which the Committee had to give its careful consideration.

SCIENCE OF BANKING.

"The science of Banking developed n India without any influence from the rulers long before the advent of the British Government. The world is becoming more or less one large unit and rapid means of transport and communication have enabled all parts of the world to secure Banking facilities provided, they possess sufficient gold which they can transfer on call to be turned into any currency in any part of the world. Thus gold has become the real source of Banking in all parts of the world. The value of gold imported into India during the last ten years averages about thirty-five crores of Rupees, a large portion of which goes for the use of the 330 million Indian People. The use of gold in India per head in comparison with other countries, is much less when we consider the social customs which make it an obligation on every Indian on the occasion of the marriage of his children to offer silver or gold to the bride. The gold that is imported into India every year, as the surplus of their exports over imports, is thus not hoarded but is used for purposes of ornaments. Such a vast continental territory like India has to be satisfied with very little addition to her wealth. The quantity of India's products is ever increasing by the development of modern science in agriculture and also by the rapid and increasing means of transportation such as railways, boats, motors etc. In spite of these developments of her agricultural resources she has not been able to add every year to the surplus wealth which an agricultural country like India should have been able to do. A highly developed country like America or a very different country from the administrative point of view like Russia has been able to add to their wealth every year during the last 10 years. In spite of the political difficulties in Russia, because Russians are left to themselves to manage their own economic affairs they have been adding to their national wealth. What I wish to point out is that India owing to her political and economic domination by great Britain has not gathered strength, resources and wealth which ordinarily if she were free, she would have been able to do. India has been made to part with all her surplus wealth which was flowing into Great Britain in the shape of fat salaries for various services".

MACHINERY OF COLLECTION.

Proceeding the witness pointed out how the machinery even for collection of land duties had been made expensive. The collections were made in villages; from villages they went to Talukas and then to districts; and again the product of those villages were to be marketed, the money had to be taken back from the districts to the villages. Since Government had taken into their head to drive all the resources of banking to the Imperial Bank of India, all the training acquired through thousands of years by the village shroffs and indigenous bankers was being wiped out slowly yet continuously. Banking through the Imperial Bank was most expensive for villagers who still remained illiterate despite the 150 years of the British rule.

SPREAD OF INSURANCE.

Referring to the spread of insurance in India, Mr. Lalji Naranji said that the insurance habit had not developed to the extent to which it should have done. Insurance in these days had become a necessity for all kinds of risks. While in the United States the total life insurance in force was no less than Rs. 30,000 crores in 1928, it was only 65 crores in India for the same year. From these figures it could be seen that looking to the natural resources that India commanded the culture that India had, India had not developed this line as it should have done, in comparison with the other countries. Recently, in the last 10 years. Indians had begun to associate actively in encouraging the habit of insurance in all its branches, thus increasing the investment and banking capital in the country. It was a great resource and a very fruitful resource to the Government when they were the borrowers, as it was also much helpful to the industries of the country.

Insurance instead of being encouraged was being discouraged by foreign banks that were prospering in this country and that were offered the monopoly even by the Imperial Bank of India, with all its resources. It was very gratifying to state here that the Imperial Bank of India during the last three or four years had seen the necessity of assisting the legitimate aspirations of Indian insurance companies.

PAID-UP CAPITAL.

The paid-up capital of the general Indian insurance companies to-day the witness proceed, was Rs. 1,32,93,085, and the total assets of these companies came to Rs. 2,94,00,000. So, far as Indian life insurance companies were concerned, these had done remarkably well during the last 10 years. According to the report of the Government of India Actuary on the working of the Indian life insurance companies upto the end of 1927 the total investments of Indian life insurance companies amounted to Rs. 17,73,04,592. Over 50 per cent of this amount was invested on Government paper. The remarkable development in life insurance had been of recent origin. There were still a number of foreign companies who are competing. If India had restrictive legislation favourable to local insurance companies there could be no doubt that much more money would flow into the hands of these companies which in their turn would not only enable India to retain all this money in this country, but also such moneys would be available for investments on Government paper. It was not that India lacks in the culture that was required to control all these services, but it was the vested interests that had deliberately prevented Indians from keeping their own wealth in their own country.

STOP THE DRAIN.

Concluding the witness said he had developed that point with a view that the surplus wealth that was created in India might be allowed to remain in the country and not drained away which, to him, was the principal question that deserved the utmost consideration of this Committee. If once the wealth was managed to be preserved in this country, for the development of her resources, it would multiply itself in a short time and methods of Banking would improve.

Asked by Mr. B. S. Kamat, the witness favoured the idea of spreading life insurance in rural areas for the benefit of cultivators. That was a question, he added, which had not been so far seriously considered.

Replying to Mr. V. L. Mehta, the witness said that the insurance against crop failures was not yet seriously thought of by the Indian Companies.

LORD INCHCAPE CHALLENGED.

—:o:—

Who Says There's No Discrimination.

INDIANS AND LONDON SALES ROOMS.

LONDON, Dec. 15.

Interviewed by the Free Press of India, Messrs. Udani and Banthiya who are the first two Indians to be elected to the Baltic Exchange challenged the accuracy of Lord Inchcape's statement at the annual meeting of P. and O. Company that there was no discrimination against the Indian subjects of the King in the London sale-rooms. Messrs. Udani and Banthiya pointed out that the London Commercial Sales Rooms and Jute Association continue to persist in excluding Indians and feel that Lord Inchcape could not but have been aware of such exclusion. It was, therefore surprising to them that Lord Inchcape should make the sweeping assertion that no discrimination was practised against Indians in regard to admission to the sales rooms etc. simply because they had both been elected to the Baltic Exchange recently.

As regards the admission of Indians to the Jute Association, a prominent member of the Association had declared that the Association would resist the entry of Indians to the last and there Indians to the last and there would be no admission of Indians until the Association found itself forced to do so.

ADMISSION TO BALTIC EXCHANGE.

Regarding their own admission to the Baltic Exchange, Messrs. Banthiya and Udani stated that it still remained to be seen as to how their admission implied the recognition of the principle of the right of Indians to admissions as other nationals. It is only when the admission of Indians was recognised as a principle it would be possible to say that the Baltic Exchange accepted the principle of admission of Indians without any discrimination.

Further questioned by the Free Press representative, Messrs. Banthiya and Udani said that Lord Inchcape, while making no direct assertion, made it appear by his speech as if the admission of two Indians to the Baltic Exchange had some connection with the Coastal Reservation Bill which should in consequence be abandoned. There is no connection whatsoever between two questions. It was not the subject matter of negotiations that if Indians were admitted to the Baltic Exchange they should secure the abandonment or modification of the Coastal Reservation Bill. Two questions were totaly unconnected and independent questions to be judged on their respective merits.—Free Press.

RETURN TO MONARCHY?

—:o:—

Proposal For Plebicite In Greece.

VENIZELOS' OFFER TO TSALDARIS.

LONDON, Dec. 15.

Athens.—A tremendous political sensation has been caused by the proposal of Premier Venizelos to Tsaldaris, the Royalist leader, to hold, subject to other leaders' approval, a plebiscite finally to decide whether Greece should be a Republic or a Monarchy. Premier Venizelos offers to place Tsaldaris in charge of the Ministry of Interior during the plebiscite to ensure that it is conducted genuinely. It is generally felt that the plebiscite is superfluous in view of the crushing Royalist defeat in the last elections. Tsaldaris has not jumped at the Premier's offer.—Reuter.

PROCEEDINGS AFTER LUNCH.

—:o:—

Sir M. Ramji's Evidence.

Reassembling after lunch the Committee examined Sir Manmohandas Ramji, representative of the Native Piece Goods Merchants' Association. Replying to the Chairman, the witness maintained that in India great need existed for obtaining credit by small cultivators and industrialists at cheap rate of interest. The Sawkar charged 12 per cent. interest This rate was very high but when Government borrowed at 5 per cent and local bodies had to pay about 6 per cent. it was impossible to expect poor illiterate people to get money at less than 9 to 12 per cent. Under these circumstances Government should try to bring down the rate of interest of their own borrowings by minimising to a considerable extent or by strictly reducing expenditure on public works, railways, etc.

MARKETING OF PRODUCE.

The witness further drew attention to the fact that there was no coordination amongst the various credit agencies and Government and there was a necessity for a proper co-ordinating organisation being brought into existence. In his opinion, if efforts were made by Government it was possible to form pools or cooperative societies for marketing produce. There was a special difference in credit facilities between internal trade and foreign trade. The internal trade was wholly financed by local money lenders and the external trade was financed wholly by the Imperial Bank and Exchange Banks.

The witness further suggested that the duty on bills should be abolished or reduced by stages and ultimately abolished.

LESSONS ON COTTAGE INDUSTRIES.

Proceeding, Sir Manmohandas observed that there was almost no subsidiary industry worth mentioning. Schools should be started with advantage if real efforts were to be made to raise the condition of agriculturists. Facilities should be provided to agriculturists for getting lessons in cottage industries such as carpentry, hand spinning, weaving, knitting, sewing etc.

The witness thought that large funds of Government which were kept in the Imperial Bank at a low rate of interest helped to earn large profits to the shareholders of the Imperial Bank with the result that the rural people who formed the backbone of the country had to borrow money at a high rate of interest, which fact deserved a very careful consideration.

LEADING TOWARDS BANKRUPTCY.

Replying to the Chairman, the witness advocated the cooperative system of marketing produce.

The witness further observed that a time had come when unprofitable, by schemes had to be definitely discouraged. These big schemes were taken in hand by Government to find jobs for Europeans in this country. Many of these schemes had brought the country to the verge of bankruptcy.

Mr. C. M. Kothary, a local banker, was the last witness of the day. Replying to Prof. V. G. Kale, the witness said as the times were changing money-lenders were migrating from the interior to the towns. The rate of interest charged by the Sawkar was not so high as it was imagined to be considering the risks he was taking.

The Committee then adjourned to Tuesday 11 a.m.

PLACE OF NATIONAL PILGRIMAGE.

—:o:—

Thousands Of People Visit Lajpatrai Nagar.

LAHORE, Dec. 16.

The Lajpatrai Nagar on the banks of the Ravi has become a place of pilgrimage for the nation since last week. People in their thousands are visiting the Nagar daily from early in the morning till late at night. The tent for the Congress Pandal has been pitched and arrangement of seats are being made. The dais on which seats will be provided for the President, and the ex-Presidents of the Congress present during the session, and members of the Reception Committee and other distinguished visitors, will be ready in a few days' time.

CARPETS FOR DELEGATES.

Excepting one set of gallery all round the Pandal, the delegates and visitors will have to squat on the ground following the practice come into vogue since the Ahmedabad Congress. It is understood that about 600 pieces of carpets have been procured for the Pandal by the Reception Committee to be spread for the delegates to sit on.

THE READING ROOM.

A large number of double fly tents have been pitched in the area where the delegates from the different Provinces will be accommodated. It is understood that a reading room where newspapers from all parts of the country will be available for the use of delegates will be provided in the centre of the area assigned for the Delegates' Camp. A kitchen with a big dinner hall in front of it and bath-rooms with about 200 taps will be quite near the Delegates' Camp which would be of great convenience to them.

The Offices of the Reception Committee, the Exhibition Committee and the Volunteer Corps of the Hindustani Seva Dal have already been shifted to the Nagar and the whole of the Secretariat is working there day and night.

ARMY OF VOLUNTEERS.

Following the Flag hoisting ceremony, this morning, the whole contingent of the Lahore Volunteers corps have been camping in the area. A 'bus-full' of Volunteers were seen coming to the Camp this morning. Already a number of them have arrived from Hissar, Hansi and other places. It is expected that in the next three days the whole army of about 1,500 strong will be camping in the Congress Nagar.

A Bulletin issued by the Congress Publicity Officer says that trains will not stop at the Congress Station before the 20th December. All the delegates and visitors coming before that date should get down at the Main Station and those coming on or after the 25th inst. should get down at the Congress Nagar.

RECEPTION AT STATIONS.

Delegates and visitors coming from out-stations are requested to inform of their arrival before the time so that they may be received at the Railway Station, Those who do not inform will find the Congress Volunteers at the Railway Station and they will be given all necessary help and information by them.—Free Press.

CHANGE OF CONGRESS CREED.

—:o:—

Motion Lost In G. P. Committee.

NAGPUR, Dec. 16.

The C. P. Marathi Provincial Congress Committee at a meeting under the presidentship of Mr. Abhyankar, Bar-at-Law, elected the prescribed number of delegates to the Lahore Congress. A resolution was moved recommending to the Lahore Congress that the creed of the Congress should be the attainment of complete independence by the people of India by all possible and effective means. After considerable discussion the resolution was defeated by a large majority.—A. P.

POONA DAY BY DAY.

MR. KELKAR IN A REMINISCENT MOOD.

(From Our Correspondent.)

POONA, Dec. 15.

Mr. N. C. Kelkar delivered on Friday last a witty and humourous speech at the social gathering of the Fergusson College students under the presidentship of the Principal Wrangler Mahajani. The president on welcoming Mr. Kelkar described him as a golden mean between Extremism and Moderatism. Mr. Kelkar then remarked in the course of his speech: "I have not come here as a guest and as one of the past students. And here is the ticket purchased by me. Last year's gathering held outside the College was the 28th and this one also is the 28th. I take it to be a continuation of the former. I was a student in this College in 1889. V. S. Apte was the then principal. He was a profound scholar and a Sanskrit Pandit. His books remain yet unexcelled. In teaching and in keeping discipline in the College he was strict. Principal Agarkar was a straightforward man and did not look to this side or that in administering the College affairs. Principal Gole was harsh in his looks. Students did not take liberties with him. Tilak was on leave during my College days. He used to teach Mathematics. Even if Tilak had been doing work, of course, I would not have improved in Mathematics. Professor taught history with his finger in the book. His lecture was almost one whole sentence uttered in one hour. Professor Gokhale was at that time held to be a young, clever professor. He was possessed of engaging looks and was popular with students."

He wished that Mr. Mahajani would step into the shoes of Dr. Paranjpye and maintain the traditions laid down by him. He also expressed himself in favour of a Poona University and requested the rich people to come forward to help the establishment of professional wrestlers.

SPECIAL PLACE FOR WRESTLERS.

A movement has began to secure from the Municipality ground of four acres for the use of professional wrestlers and this to give encouragement to the wrestlers who are being neglected. An informal meeting of persons interested was held at Mr. H. V. Tulpule's house and it was decided to form an association for the purpose. The practice of not competing with the wrestler who has once been defeated in Poona was condemned as it tended to discourage and throw out of profession a number of worthy sportsmen. A petition also is being forwarded to the Municipality to grant the necessary ground. Mr. G. G. Pashankar, a rich flower merchant and Municipal Councillor is interesting himself in this work.

STARTE COMMITTEE.

This Committee has completed its work in Poona. Reverend Fairbank, Mr. Rajbhoj, Mr. S. G. Vaze, Mr. Wable and others were examined. Mr. Rajbhoj, the leader of the Temple-entry Satyagraha, said that education has suffered by its transfer to the local institutions, that the Mahars should be given free fallow lands that there should be a special office to serve the interests of the Untouchables, that at least for them education should be compulsory, that the Government shovid give service to them and so on.

NEWS.

In the Municipal case the pleaders on both sides placed their arguments in full yesterday.

Babu Vithoba Gade has been committed to the sessions for committing rape on a Marwadi girl of 7 years on 16-7-29.

The P. Y. C. Gymkhana is adding competitions in bridge tennis ping-pong and other games in the Christmas week.

DERAILMENT ON B. N. RAILWAY.

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Permanent Way Damaged.

The District Transportation Officer, Khurda Road, B. N. Railway, wires under date the 15th:—

"At 23/50 hours on the 14th instant, the 328 Up M. S. M goods left Waltair and on passing over the facing points, S. I. Railway periodical overhaul open empty No. 1676, which was the third vehicle from the brake van, was derailed. This was followed by the M. S. M. covered periodical overhaul empty No. 2452, the second vehicle from the brakevan, also derailing. The wagons were dragged along the permanent way for two miles and finally the M. S. M. periodical overhaul empty No. 4881, next to the brake van, and the M S M. brakevan No. 1932 were derailed The train was brought to a stand at mile 543/19/20, between Waltair and Gopalpatnam. S. I. R. wagon No. 1676 and M. S. M wagon No. 2452 were completely stripped of all undergear.

N. W. Railway Breaches Repaired.

—:o:—

Considerable damage has been caused to the permanent way for four furlongs, between Gopalpatnam and Waltair, and the line will have to be completely relaid for 1/6th of a mile. Three small bridges require to be retimbered and fresh masonry work has also to be done on them. There has however been no loss of life or injury to persons. Single line working has been introduced on the line between Gopalpatnam and Waltair from 2 hours on the 15th instant. The line will be cleared by the evening of the 15th, but the track will not be repaired for at least four days."—A. P.

The Divisional Traffic Superintendent, Quetta, N. W. Railway, wires under date the 15th:—

All breaches on the N. W. Railway have been repaired and through communication to Duzdap restored. Booking of all coaching traffic, including passengers, parcels and goods traffic, for stations beyond Ahmedwal, on Nushki Extension Railway, is resumed from the 15th December.—A. P.

THE WEATHER REPORT.

POONA, Dec. 16.

A few falls of rain have occurred in Kashmir, the Punjab Hills and Assam. Light showers are also reported from the central parts of the country. Conditions are unsettled in the Andaman Sea.

The chief amounts of rainfall are: Dibrugarh one and a half inches, Sibsagar a quarter, Sonamarg a half, and Dalhousie a quarter.

Forecast: Scattered falls of rain are likely along the region extending from Central India to Assam.

Earthquake report: An earthquake shock of slight intensity at its origin about 1,200 miles away, was recorded by Bombay seismographs at 1/32 a.m. to-day.—A.P.

We or our authorised Agents will be pleased to give any such further information as desired.

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DETAILS ON PAGE 8.

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